



अर्थ
सहकारेण
कल्याणम्



THE KALYAN JANATA
SAHAKARI BANK LTD.

MULTI-STATE SCHEDULED BANK

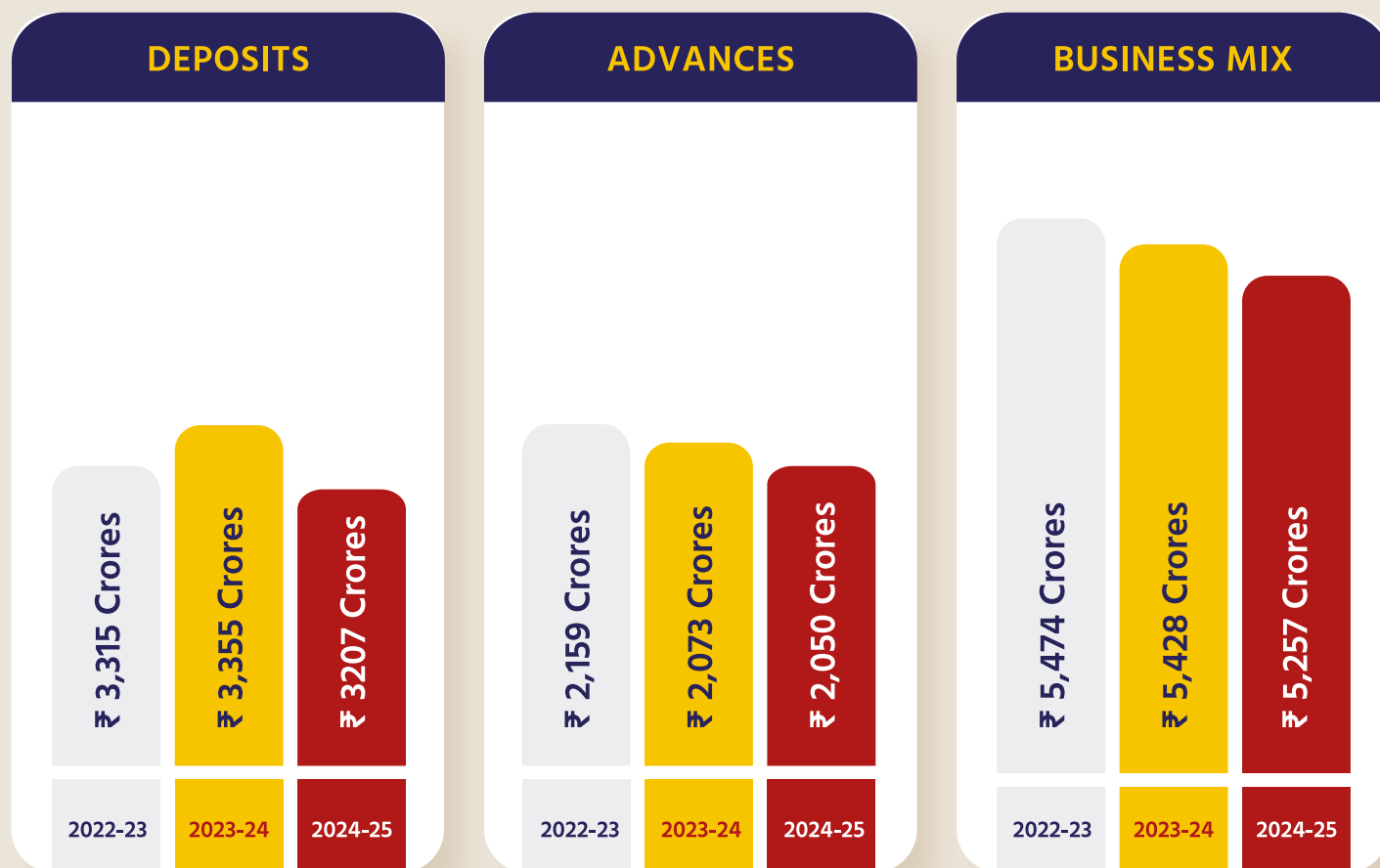
WE VALUE YOUR TRUST



52nd Annual Report 2024-25

५२^{वा} वार्षिक अहवाल २०२४-२५

KEY PERFORMANCE INDICATORS



Total Income for the Year 2024-25

₹ 31966.39 Lakhs

Total Expense for the Year 2024-25

₹ 30956.53 Lakhs

₹ in Lakhs

Interest on Loans & Advances

₹ 20188.92

63.16%

Interest on Investments

₹ 8179.55

25.59%

Other Receipts

₹ 3597.92

11.25%

Net Profit

₹ 1009.86

3.16%

Interest on Deposits

₹ 16451.02

51.46%

Salary Expenses

₹ 5645.80

17.66%

Administrative Expenses

₹ 4177.76

13.07%

Depreciation

₹ 746.83

2.34%

Provision

₹ 3935.12

12.31%



बँकेचे संस्थापक संचालक व माजी अध्यक्ष,
यशवंतराव चव्हाण महाराष्ट्र मुक्त विद्यापीठाचे माजी कुलगुरु

कै. प्रा. अशोक प्रधान

यांना दि. 15 ऑक्टोबर 2024 रोजी देवाज्ञा झाली.
बँकेतर्फे भावपूर्ण श्रद्धांजली !



Board of Directors (संचालक मंडळ)

THE KALYAN JANATA SAHAKARI BANK LTD.
(MULTI-STATE SCHEDULED BANK)

REG. NO : MSCS/CR/1272/2017



श्री. यशवंत पांगारकर
अध्यक्ष
(१७ मे २०२५ पासून)



श्री. मंगेश पाटील
उपाध्यक्ष
(१७ मे २०२५ पासून)



सी. ए. सचिन आंबेकर
संचालक
(१६ मे २०२५ पर्यंत अध्यक्ष)



डॉ. रताकर फाटक
संचालक
(१६ मे २०२५ पर्यंत उपाध्यक्ष)



अॅड. सुरेश पटवर्धन
संचालक



श्री. मधुसूदन पाटील
संचालक



श्री. पद्मनाभ जोशी
संचालक



श्री. हेमंत दर्गोडे
संचालक



श्री. मिलिंद नाईक
संचालक



डॉ. संदीप जाधव
संचालक



श्री. पंकज दांडेकर
संचालक



श्री. शशिकांत आंधळे
संचालक



श्री. मकरंद केळकर
संचालक



डॉ. वैदेही दप्तरदार
संचालिका



अॅड. संपदा कुळकर्णी
संचालिका



सी. ए. किशोर गुजर
स्वीकृत तज्ज्ञ संचालक



श्री. अनंत कुळकर्णी
व्यवस्थापकीय संचालक व
मुख्य कार्यकारी अधिकारी

Board of Management (व्यवस्थापकीय मंडळ)



श्री. पद्मनाभ जोशी
अध्यक्ष



श्री. पंकज दांडेकर
सदस्य



डॉ. वैदेही दप्तरदार
सदस्य



श्री. विवेक घळसासी
सदस्य



डॉ. बिपिनचंद्र वाडेकर
सदस्य



अॅड. अश्विन जोगळेकर
सदस्य

रिझर्व्ह बँक निवृत्त अधिकारी

प्राचार्य, बी. के. बिल्डाई नाईट कॉलेज, कल्याण

उच्च न्यायालय

मे. धनंजय जे गोखले अॅड कं. (मुख्य अंतर्गत लेखापरीक्षक)

मे. मुकुंद एम. चितळे अॅड कं. (वैधानिक लेखापरीक्षक)



Executive Members (कार्यकारी अधिकारी)

Mr. Anant N. Kulkarni	Managing Director & CEO	B.Com., CAIIB, GDC & A
Mr. Milind M. Phatak	Deputy General Manager	B.Sc., CAIIB, Dip. in UCB, GDC & A, Dip. in Home Loan, Dip. in Banking & Finance
Mr. Vijay V. Gaikwad	Deputy General Manager	BA, JAIIB, Dip. in UCB, Dip. in Micro Fin, Dip. in Home Loan
Mr. Deelip K. Gosavi	Assistant General Manager	BE, MBA
Mr. Sunil J. Bhoir	Assistant General Manager	B.Com., JAIIB, GDC & A, Dip. in UCB
Mr. Ravindra B. Vekhande	Assistant General Manager	B.Com., CAIIB, Dip in UCB, Dip. in Home Loan, GDC & A
Mr. Anant V. Bele	Assistant General Manager	B.Com., CAIIB, GDC & A, Dip. in UCB
Mr. Nilesh N. Jage	Assistant General Manager	B.Sc., CAIIB, Dip in UCB, GDC & A
Mrs. Madhuri S. Joshi	Assistant General Manager	B.Com., CAIIB, Dip. in UCB, Dip. in Home Loan, Dip. in Micro Finance, GDC & A
Mrs. Varsha V. Gogate	Assistant General Manager	B.Com., CAIIB, Dip. in Home Loan, Dip. in UCB
Mr. Sandeep S. Jadhav	Assistant General Manager	B.Com., DCA
Mr. Kishor M. Gawde	Assistant General Manager	B.Com., CAIIB, Dip. in Home Loan, Dip. in Micro Finance, Dip. in UCB
Mr. Vinayak K. Patkar	Assistant General Manager	B.Com., CAIIB, Dip. in Home Loan, Dip. in UCB, GDC & A, MBA Banking, Cert. in Treasury
Mr. Rajneesh R. Kolte	Chief Manager	B.Com., Dip. in Home Loan, Cert. in SQL Server 2000
Mr. Rahul S. Gadre	Chief Manager	B.Com., JAIIB
Mr. Vilin R. Wadekar	Chief Manager	M.Com., DBM, CAIIB, Dip. in Home Loan, Dip. in UCB, GDC & A, MBA Banking, MMS
Mr. Madhav N. Kale	Chief Manager	B.Com., JAIIB, Dip. in Home Loan, Dip. in Labour Laws, GDC & A
Mr. Chandrashekhar E. Joshi	Chief Manager	B.Com., CAIIB, Dip. in Home Loan, Dip. in International Banking, Dip. in Micro Finance, Dip. in UCB, GDC & A, MBA
Mr. Milind S. Garge	Chief Manager	B.Com., Dip. in Home Loan, GDC & A, Dip. in UCB
Mr. Mahesh P. Dharmadhikari	Chief Manager	BE, CAIIB, Dip. in Home Loan, Dip. in UCB, Dip. in Banking Technology, CISA, GDC & A, MBA
Mrs. Ujjwala V. Pathak	Chief Manager	B.Sc., CAIIB, Dip. in Home Loan, Dip. in UCB, GDC & A
Mr. Prakash S. Ranade	Chief Manager	B.Com., CAIIB, Dip. in Home Loan, PGD in Business Corporate Law, Dip. in UCB, Dip. in HRM, GDC & A, MBA Banking, Dip. in Retail Banking, Dip. in Financial Advising
Mr. Santosh G. Rajarshi	Chief Manager	B.Sc., CAIIB
Mr. Deepak M. Salunkhe	Chief Manager	M.Com., Dip in UCB, DTL, GDC & A, JAIIB
Mr. Mandar G. Lombar	Chief Manager	M.Com., CAIIB, DCA, GDC & A



शाखेचे नांव	शाखा व्यवस्थापक	शाखा संपर्क संचालक
मुख्य शाखा	श्री. सुनिल भोईर	डॉ. रत्नाकर फाटक व अॅड. सुरेश पटवर्धन
रामबाग शाखा	श्री. मिलिंद गर्गे	श्री. यशवंत पांगारकर व अॅड. सुरेश पटवर्धन
कोळसेवाडी शाखा	श्री. चंद्रशेखर जोशी	श्री. हेमंत दरगोडे व श्री. शशिकांत आंधळे
काळातलाव शाखा	श्री. माधव काळे	श्री. मधुसूदन पाटील व डॉ. संदिप जाधव
सिंडिकेट शाखा	सौ. स्वाती पाटील	श्री. मंगेश पाटील व श्री. मिलिंद नाईक
मुरबाड शाखा	श्री. रमेश कांबळे	श्री. हेमंत दरगोडे व श्री. पंकज दांडेकर
उल्हासनगर 4 शाखा	श्री. निलेश जगे	सी.ए. सचिन आंबेकर व श्री. पद्मनाभ जोशी
नेतीवली शाखा	कु. योजना चव्हाण	श्री. मधुसूदन पाटील
बैलबाजार शाखा	सौ. शर्मिला सुर्वे	डॉ. रत्नाकर फाटक व श्री. मकरंद केळकर
आधारवाडी शाखा	सौ. स्वाती पाटकर	श्री. पद्मनाभ जोशी व अॅड. संपदा कुळकर्णी
वाडा शाखा	श्री. राहुल गायकवाड	श्री. मिलिंद नाईक
खडकपाडा शाखा	सौ. सुप्रिया केणे	श्री. मंगेश पाटील व श्री. पद्मनाभ जोशी
घाटकोपर शाखा	श्री. मुकेश देशमुख	सी.ए. सचिन आंबेकर
बदलापूर शाखा	श्री. अभय देशपांडे	श्री. मधुसूदन पाटील
उल्हासनगर 2 शाखा	सौ. स्मिता मुंजे	श्री. मंगेश पाटील व श्री. मधुसूदन पाटील
ठाणे शाखा	सौ. शर्मिला झारे	डॉ. रत्नाकर फाटक
सातारा शाखा	श्री. संतोष दरेकर	सी.ए. सचिन आंबेकर व डॉ. संदीप जाधव
कराड शाखा	श्री. समीर मणुरकर	सी.ए. सचिन आंबेकर व डॉ. संदीप जाधव
खारघर शाखा	कु. अनुजा वालावलकर	डॉ. रत्नाकर फाटक
चिंचवड शाखा	श्री. भूषण सोनावणे	सी.ए. सचिन आंबेकर व सी. ए. किशोर गुजर
हडपसर शाखा	श्री. सूर्यकांत पाटणे	सी.ए. सचिन आंबेकर व डॉ. वैदेही दसरदार
दादर शाखा	श्री. ज्ञानेश जोशी	सी.ए. सचिन आंबेकर



शाखेचे नांव	शाखा व्यवस्थापक	शाखा संपर्क संचालक
नाशिक शाखा	सौ. दिपाली उमरेडकर	श्री. यशवंत पांगारकर व श्री. हेमंत दरगोडे
कोल्हापूर शाखा	श्री. राहुल पाटील	सी.ए. सचिन आंबेकर व डॉ. संदीप जाधव
बोरिवली शाखा	सौ. सुशमा सावंत	श्री. यशवंत पांगारकर व अॅड. सुरेश पटवर्धन
उल्हासनगर 5 शाखा	श्री. प्रकाश रजवानी	श्री. मधुसूदन पाटील व श्री. शशिकांत आंधळे
भोसरी शाखा	श्री. सचिन चव्हाण	सी.ए. सचिन आंबेकर व सी.ए. किशोर गुजर
चिंचपाडा रोड शाखा	श्री. विवेक पाटील	श्री. हेमंत दरगोडे
एलबीएस रोड, ठाणे शाखा	श्री. समीर कान्हेरे	डॉ. रत्नाकर फाटक
डोंबिवली शाखा	कु. तेजश्री कुलकर्णी	अॅड. सुरेश पटवर्धन
तळेगाव शाखा	सौ. सुरभी बापट	सी.ए. सचिन आंबेकर व सी.ए. किशोर गुजर
नांदिवली मलंग रोड शाखा	सौ. मंदा कातकडे	श्री. मधुसूदन पाटील
टिटवाळा शाखा	श्री. प्रियदर्शन आरोळकर	डॉ. रत्नाकर फाटक व श्री. मकरंद केळकर
पनवेल शाखा	सौ. मधुरा गुजर	डॉ. रत्नाकर फाटक
शहिद भगतसिंग रोड शाखा, डोंबिवली	सौ. उपासना मोरे	अॅड. सुरेश पटवर्धन
कोन शाखा	श्री. प्रशांत लाड	श्री. पद्मनाभ जोशी व श्री. पंकज दांडेकर
वारजे शाखा	सौ. अश्विनी मोहिते	डॉ. संदिप जाधव व डॉ. वैदेही दप्तरदार
बिबवेवाडी शाखा	सौ. प्रिती वायचळ	डॉ. संदिप जाधव व डॉ. वैदेही दप्तरदार
अंबड रोड, नाशिक शाखा	श्री. हितेंद्र देशमुख	श्री. यशवंत पांगारकर व श्री. हेमंत दरगोडे
आप्पा बळवंत चौक, पुणे शाखा	श्री. मिलिंद पराडकर	डॉ. संदिप जाधव व डॉ. वैदेही दप्तरदार
वाघोली शाखा	श्री. राहुल बार्शीकर	सी.ए. सचिन आंबेकर व सी.ए. किशोर गुजर
भिवंडी शाखा	श्री. योगेंद्रसिंग जाधव	डॉ. रत्नाकर फाटक व अॅड. संपदा कुळकर्णी
सूरत शाखा	सौ. हिरल पटेल	श्री. मंगेश पाटील व सी.ए. सचिन आंबेकर



CKYC | सीकेवायसी

7799022129 या क्रमांकावर मिस्ड कॉल द्या किंवा www.ckycindia.in या संकेतस्थळावर भेट देऊन तुमचा सीकेवायसी (CKYC) नंबर मिळवा. हा ओळख क्रमांक तुमच्या KYC डेटाशी संलग्न असतो, त्यामुळे आपल्याकडे हा ओळख क्रमांक असल्यास कोणत्याही बँकेत / वित्तीय संस्थेत खाते सुरु करण्यासाठी पुन्हा KYC संदर्भातील कागदपत्रे सादर करण्याची गरज नाही.

ही प्रक्रिया जलद, सुरक्षित आणि सोपी आहे – आजच वापरून पहा !





वार्षिक सर्वसाधारण सभेची सूचना

दि कल्याण जनता सहकारी बँक लि. (मल्टी-स्टेट शेड्युल्ड बँक)

नॉंदणीकृत व मुख्य कार्यालय - "कल्याणमस्तु" ओम विजयकृष्ण अपार्टमेंट, आधारवाडी, कल्याण (प.)
(रजि.क्र. MSCS/CR/1272/2017)

स. न. वि. वि.

या सूचनेद्वारे सभासदांस कळविण्यात येत आहे की बँकेची 52 वी वार्षिक सर्वसाधारण सभा रविवार, दि. 03.08.2025 रोजी सकाळी 10.00 वाजता नवरंग बँकचे हॉल, बैलबाजार, कल्याण (पश्चिम) येथे आयोजित करण्यात आली आहे. सभेपुढील विषय खालीलप्रमाणे आहेत. सभासदांनी सभेस वेळेवर उपस्थित रहावे, ही विनंती.

सभेपुढील विषय

- संचालक मंडळाने सादर केलेल्या दि. 31.03.2025 रोजी संपलेल्या आर्थिक वर्षाच्या अहवालाची नोंद घेणे व सन 2025-26 च्या अंदाजपत्रकाची नोंद घेणे तसेच बँकेची वार्षिक योजना आणि बँकेच्या दीर्घकालीन व्यवसाय दृष्टिकोनाबद्दल माहिती देणे.
- वैधानिक लेखापरीक्षकांनी तपासलेला दि. 31 मार्च 2025 रोजीचा ताळेबंद, नफा-तोटा पत्रक आणि लेखापरीक्षण अहवाल स्वीकृत करणे. तसेच मागील वर्षाच्या वैधानिक लेखापरीक्षणाच्या दोषदुरुस्ती अहवालाची नोंद घेणे.
- संचालक मंडळाने सुचविलेल्या सन 2024-25 सालच्या नफा वाटणीस मंजुरी देणे.
- सन 2025-26 या आर्थिक वर्षासाठी वैधानिक लेखापरीक्षकांची पुनर्नेमणूक करण्याचा व त्यांचा मेहेनताना ठरविण्याचा अधिकार बँकेच्या संचालक मंडळास देणे.
- बँकेचे व्यवस्थापकीय संचालक व मुख्य कार्यकारी अधिकारी यांच्या पुनर्नेमणूकीस रिझर्व्ह बँकेची मंजुरी मिळाली असल्याची नोंद घेणे.
- संचालक व त्यांचे नातेवाईक यांना दिलेल्या कर्जाची नोंद घेणे.
- या सर्वसाधारण सभेस अनुपस्थित असलेल्या सर्व सभासदांची अनुपस्थिती क्षमापित करणे.

संचालक मंडळाचे आदेशानुसार

कल्याण

दि. 05.07.2025

अनंत कुलकर्णी

व्यवस्थापकीय संचालक व मुख्य कार्यकारी अधिकारी

टीप: गणसंख्येच्या अभावी सभा तहकूब झाल्यास वरील सभा त्याच ठिकाणी, त्याच दिवशी, अर्ध्या तासाने भरेल व त्या सभेस गणसंख्येचे बंधन असणार नाही.

सभासदांसाठी महत्वाच्या सूचना

- सभेस येतांना सभासदांनी सभासदत्वाचे ओळखपत्र / फोटोसहित अन्य ओळखपत्र घेऊन यावे.
- वार्षिक अहवाल बँकेची वेबसाईट www.kalyanjanata.in वर पाहता येईल. मागील वार्षिक सर्वसाधारण सभेचे इतिवृत बँकेच्या शाखांमध्ये तसेच बँकेच्या वेबसाईटवर दि. 31 ऑगस्ट 2024 पासून उपलब्ध केलेले आहे.
- ज्या सभासदांना, सभेच्या विषयाबाबत प्रश्न विचारावयाचे असतील त्यांनी दि. 24 जुलै 2025 ते दि. 29 जुलै 2025 या कालावधीत शाखेच्या कार्यालयीन वेळेत, शाखेमध्ये लेखी स्वरूपात द्यावे अथवा response@kalyanjanata.in या मेल आयडीवर पाठवावे. सभेच्या विषय पत्रिकेतील विषयांबाबतचे प्रश्न विचारात घेतले जातील. तसेच सभेमध्ये फक्त विषय पत्रिकेतील विषयांबाबतच चर्चा केली जाईल याची नोंद घ्यावी.
- भारतीय रिझर्व्ह बँकेच्या सूचनेनुसार, सर्व सभासदांनी के. वाय. सी. (KYC) बाबतच्या कागदपत्रांची पूर्तता करणे आवश्यक आहे. या संदर्भात सभासदांनी नजीकच्या शाखेत संपर्क साधावा.
- ज्या सभासदांचा पत्ता, शाखा अथवा खाते क्रमांक बदलला असेल तर त्यांनी सदर माहिती (नवीन पत्त्याच्या पुराव्यासह) आपल्या शाखेत त्वरित कळविण्याची व्यवस्था करावी. तसेच मोबाईल नंबर आणि ई-मेल आयडीची नोंद केली नसल्यास करून घ्यावी.
- सभासदांनी भाग भांडवलाबाबत वारसाचे नाव नोंदविले नसल्यास वारसाच्या नावाची नोंद करून घ्यावी.
- लॉकर सुविधा घेतली असल्यास व लॉकरबाबत सुधारित करार केला नसल्यास, त्याबाबत आपल्या शाखेस भेट द्यावी.



NOTICE OF ANNUAL GENERAL MEETING

The Kalyan Janata Sahakari Bank Ltd. (Multi-State Scheduled Bank)

Registered & Head Office: "Kalyanam_astu", Om Vijaykrishna Apt., Adharwadi, Kalyan (W)
(Regd. No. MSCS/CR/1272/2017)

Dear Sir/Madam,

This is to inform you that the 52nd Annual General Meeting of the Bank is scheduled at 10:00 am on Sunday, 03.08.2025 at Navrang Banquet Hall, Bailbazar, Kalyan (West) to deliberate following agenda. We request you to be present for the meeting in time.

Agenda of the Meeting

1. To consider Annual Report of the Bank tabled by the Board of Directors for the year ended 31.03.2025 & budget for the year 2025-26. To present annual operational plan & long-term perspective plan of the bank.
2. To consider and adopt audited Profit & Loss Account for the financial year 2024-25 and Balance Sheet as at 31st March 2025 & Statutory Auditor's Report for the financial year 2024-25 of the Bank as also to take a note of compliance report of last year's statutory audit.
3. To approve distribution of profit for the year 2024-25 as proposed by the Board of Directors.
4. To authorise Board of Directors to re-appoint the Statutory Auditors for the financial year 2025-26 & to fix their remuneration.
5. To take note of approval received from Reserve Bank of India for re-appointment of Managing Director & Chief Executive Officer of the Bank.
6. To note the loans granted by the bank to the members of the Board and their relatives.
7. To condone the absence of the members who are not present at this Annual General Meeting.

By order of the Board of Directors

Kalyan

Date: 05.07.2025

Anant Kulkarni

Managing Director & Chief Executive Officer

Note: If the meeting is adjourned for want of quorum, the same shall be held after half an hour, on the same day, at same place and the requirement of quorum will not be mandatory for such adjourned meeting.

Important Notice to members

1. Members are requested to bring membership identity card / other photo ID while / for attending the meeting.
2. Soft copy of the Annual report will also be available on Bank's website www.kalyanjanata.in. Minutes of last year's Annual General Meeting have been made available at branches as well as on Bank's website from 31 Aug. 2024
3. Members desirous of asking questions in respect of the agenda items may submit the same in writing at branches during office hours or send the same on response@kalyanjanata.in between 24 July 2025 to 29 July 2025. Please note that questions on the items of Agenda will only be considered for discussions in the meeting.
4. All members are required to comply with KYC requirements as advised by RBI. Members can contact any of our branches in this regard.
5. Members are required to notify the change in address (along with address proof), and / or account number / branch if any, to the respective branch. Members are also requested to register their Mobile Number & E-mail ID if not yet registered.
6. Members are requested to avail the facility of nomination for shares, if not availed so far.
7. Members having locker facility are requested to contact their branch for revised locker agreement execution if not yet done.



Chairman's Note

Dear Members,

"On behalf of the Board of Directors, I welcome you to the 52nd Annual General Meeting of the bank. It is my privilege to present to you the audited Balance Sheet as of 31st March, 2025, the Profit & Loss Statement for the financial year ending 31st March, 2025, as well as the Statutory Auditors' Report for the F.Y. 2024-25, along with the 52nd Annual Report."

1. Global Economy

As per International Monetary Fund (IMF) report global growth is expected to hold steady at 2.7 % in 2025-26. However, with the possibility of adverse trade policy shifts, geopolitical tensions, persistent inflation and climate-related natural disasters the global economy appears to be settling at a low growth rate that may be insufficient to foster sustained economic development.

The outlook for major economies, notably the United States and China, is subject to additional downside risks beyond those that might arise from escalating trade tensions. The realization of downside risks in either of the economy could have a range of global repercussions.

Global inflation continued to recede last year amid easing energy and food prices, healing supply chains, and the lagged effects of tight monetary policy stances. As a result, the share of economies with above-target inflation is set to fall in 2025 to its lowest level since the peak in 2022.

2. Indian Economy Scenario

Against this background, the Indian economy's growth rate of 6.2 % in 2025 & 6.3 % in 2026 is certainly good compared to major countries in the world, which highlights India's excellent performance in exceptional circumstances. As per RBI Policy June 2025, real GDP growth for 2025-26 is projected at 6.50 %.

India's economic outlook for 2025 and 2026 will remain as one of the brightest among major global economies, as highlighted by the IMF. Despite global uncertainties and downward revisions in growth forecasts for other large economies, India is set to maintain its leadership in global economic growth. Supported by strong fundamentals and strategic government initiatives, the country is well-positioned to navigate the challenges ahead. With reforms in infrastructure, innovation, and financial inclusion, India continues to enhance its role as a key driver of global economic activity. The IMF's projections reaffirm India's resilience, further solidifying its importance in shaping the global economic future.

3. Banking Developments

In 2024-25, the Indian Banking sector witnessed significant growth and transformation, driven by digital innovation, policy reforms and robust credit demand. The Reserve Bank of India tightened norms on digital lending, KYC and Risk Management. It also promoted innovation through regulatory sandboxes. Overall, the sector in 2024-25 moved towards greater resilience, inclusiveness and tech driven efficiency, reinforcing its critical role in India's economic progress.

4. Bank's Performance

₹ 5,257.07 crore is the total mix business of the Bank at the end of year under report.

5. Share Capital & Shareholders

Share capital of the Bank as on 31.03.2025 stood at ₹ 115.10 crore (including PNCPs of ₹ 20.38 lakh). The number of members increased by 1254 and total members as on 31.03.2025 are 66227. The number of nominal members is 7631, out of which 1057 are borrowing nominal members and 6574 nominal members are guarantors for various credit facilities sanctioned by the Bank.

In the reporting year, the bank received permission from RBI for the launch of Long Term Subordinated Bonds Scheme Series – IV amounting to ₹ 30 crores for its customers and got overwhelming response.



6. Capital Adequacy & Own Funds

As per RBI norms, it is necessary to maintain minimum capital adequacy ratio of 11.00% at the end of March 2025. The capital adequacy ratio of our bank is 12.56%. At the end of the year Bank's own funds are ₹199.86 crore.

7. Deposits

Deposits of the bank as on 31.03.2025 stood at ₹ 3206.99 crore. Bank pays an insurance premium to the Deposit Insurance and Credit Guarantee Corporation of India (DICGC) for the safety and security of customer deposits every year. During the year, for the period 1st October 2024 to 31st March 2025 (on deposits of ₹ 3288.95 crore) and for the period 1 April 2025 to 30 September 2025 (on deposits of ₹ 3216.00 crore), Bank has paid an amount of premium of ₹ 2.32 Crore and ₹ 2.27 Crore respectively to DICGC. Under DICGC, deposits up to ₹ 5.00 lakh per customer are insured. (For further details please visit your nearest branch or Banks website www.kalyanjanata.in.)

8. Advances

As on 31.03.2025, total advances of our bank stood at ₹ 2050.08 crores. The Reserve Bank of India had issued guidelines on concentration risk, where under, the UCB's are required to realign their credit portfolio appropriately. Accordingly, by March 2026 - 50% of the total loans must be having ticket size of 0.40% of the Bank's Tier-1 capital or ₹ 25.00 lakh, whichever is higher i.e., retail loans should form 40% & 50% of the banks aggregate credit portfolio for the years 2025 & 2026 respectively.

As on 31.03.2025, Bank's 37.82% loans are complying this criterion. To remain compliant in this area, the bank has launched various retail loan schemes to meet requirements of retail customers. Bank is getting good response to these products from the customers. In line with market scenario interest rates on loan have been maintained at competitive level.

9. Priority Sector Advances

The ratio of credit to priority sector (including PSLCs) during the reporting year is 90.13%. According to the extant guidelines of the Reserve Bank, the ratio of credit to the priority sector is to be maintained at minimum 60%. Special efforts are required to increase / maintain loans to the priority sector. The bank is taking all efforts in the right direction.

10. Non Performing Assets (NPA)

The gross non-performing assets percentage as on 31.03.2025 is 6.37 % and the net non-performing assets ratio is 3.23%. Provisioning for non-performing assets, impacts banks' profitability. Bank's continuing strenuous efforts helped to bring the existing NPA level down as compare to previous year. Monitoring of loan accounts has been enhanced to ensure that a healthy credit portfolio is maintained with bank.

All legal measures are adopted by the bank for recovery of non-performing loans. e.g. filing a case or taking possession of mortgaged assets under the Securitization Act, 2002 and selling them. There are cases/accounts where prospects of recovery within a reasonable time are found to be remote. Instead of carrying these loans in its books for uncertain period of time, Banks resort to "technical write off" in respect of these loans in order to clean the Balance Sheet of unproductive assets.

Accordingly, our Board of Directors resolved for technical write off in respect of 9 accounts where recovery appears difficult at least in near future. Details of which are more particularly described herein below –

	₹ in lakh
No. of Accounts	9
Principal	₹ 1,411.13
Interest	₹ 3,703.92
Penal charges	₹ 47.81

These technically written off NPAs remain outstanding at borrowers' loan account level, but are derecognised only for accounting purposes and such technical written offs do not entail any waiver of claims against the borrower.



Thus even if the bank writes off the loan account, Bank's all rights of recovery remain intact and accordingly the bank continues the recovery process. Such loan accounts are continuously followed up by the bank. Recovery of ₹ 2.53 crores was made in the financial year 2024-25 in respect of loans which were written off in the previous years.

11. Advances to Directors

In general, the bank does not consider any credit facility to any director or relatives of the directors of the bank. As per guidelines of RBI, Directors can avail loan against their own fixed deposits with the Bank, life insurance policies and Government securities. During the year under report, no member of the Board has availed any loan from our Bank.

Table showing details of loans and advances granted to Directors and their relatives is as follows.

	Amount in Lakh
Outstanding as on 31.03.2024	0.00
Disbursement during the year 2024-25	0.00
Recovery during the year 2024-25	0.00
Outstanding as on 31.03.2025	0.00
Overdue	NA

12. Investments and Funds Management

Other than advances, Investment/treasury operation is an important source of income for the Bank. Regular income is derived from the investments made to maintain Statutory Liquidity Ratio (SLR) and other investments made after maintaining stipulated CRR in compliance with regulatory requirements in this regard. Besides, the Bank also invests surplus funds in Non-SLR instruments. Bank's total investment as on 31.03.2025 stood at ₹ 832.37 crore, out of which the major portion of ₹ 767.60 crore is in the form of investment in Government Securities. The balance amount of ₹ 64.77 crore has been invested in Non SLR Bonds / Scrips. Bank has taken advantage of fluctuating prices of Government Securities & has earned trading profit of ₹ 0.52 crore during the year under report.

By prudently managing liquidity, the surplus funds after maintaining CRR and SLR and for clearing operations, were deployed in Bank FDR, TREPS, RBI REVERSE REPO, LAF & RBI approved investments. We assure you that all investments are made as per Bank's Investment Policy which is based on extant RBI guidelines in this regard. Bank has earned interest income on investment of ₹ 81.80 crore during the financial year.

13. Audit & Inspection

The Reserve Bank of India has issued guidelines for Urban Co-operative Banks regarding internal audit. As directed by RBI, to implement risk based internal audit, independent software has been acquired by the bank and risk based internal audit of all branches has been carried out. Along with Cyber Security Audit KYC Audit, EDP Audit, Concurrent Audit, Investment Audit, the Bank also conducts IS audit from time to time through external CA Firms / internal inspection department. The Bank is inspected annually by the Reserve Bank of India through their inspection department. Compliance of queries / observations during audit and inspection is done and reports are taken on record.

As per RBI norms, Bank has to take prior approval of RBI for appointment/ re-appointment of Statutory Auditor. Accordingly, proposal for re-appointment of M/s. Mukund M. Chitale & Co. as Statutory Auditor for financial year 2025-26 has been sent to RBI for approval. After receiving approval from RBI & approval in Annual General Meeting, bank will re-appoint M/s. Mukund M. Chitale & Co. Chartered Accountants as Statutory Auditor for financial year 2025-26. Subject no. 4 on the agenda for giving authority to the Board of Directors for re-appointment of Statutory Auditors for the F.Y. 2025-26 and to fix their remuneration, is being presented to the meeting.

14. Human Resources & Development

The main objective of human resources department of the bank is to continuously increase the competency of the employees. In order to achieve this goal, the employees need various trainings on subjects like skills, knowledge and technology. Along with professional qualifications, regular



training is needed for skill development. Considering this fact, the Bank has been organizing training programmes throughout the year in a planned manner. According to the needs of different levels of employees, the schedule of training programmes is decided. Following are the details of training imparted to employees during the reporting year.

Sr. No.	Cadre	Total number of employees	No. of employees to whom training imparted
1.	Executives / Officers	176	173
2.	Clerk	304	288
3.	Sub-Staff / Daftary	97	97
	Total	577	558

The bank is aware that the bank employees play an important role in the business growth, development and publicity of the bank as they are working in the service sector. The employees / officers in the branches of the bank are the face of the bank to the customers and are the first point of contact for the customers. The employees/officers are assets for the bank and are the pillars of the business. Following this principle, the bank strives to create a happy, satisfied and caring workforce and work environment, so that efficient service can be provided to the customers. Employees are encouraged to appear in various professional exams in the banking sector by providing incentives in various ways. In the table below we are giving information about the employees who passed such examination during the reporting year.

Sr. No.	Name of Courses	No. of Successful Employees during the year 2024-25	No. of Successful Employees till now
1.	JAIB	NIL	107
2.	CAIB	02	68
3.	Advance Diploma in Urban Co-op. Banking	04	109
4.	LLB	NIL	09
5.	Diploma in Retail Banking	NIL	35
	Total	06	328

The Bank has objective of improving the productivity & efficiency of all employees through professional examination and regular training. The staff productivity (business per employee) is ₹ 9.11 crore as on 31.03.2025. Members of the Board of Directors also participate in various training programmes conducted by RBI-CAB, Maharashtra State Co-operative Banks' Association, Maharashtra State Co-operative Banks' Federation & Kokan Nagari Sahakari Banks Association etc.

15. IT Initiatives

Digital banking services are safe, secured and convenient. Bank is spreading/creating awareness about Cyber Security, KYC and Bank's Products and services through social media platforms. Digital signage has been installed at all the branches to provide information about all the schemes of the Bank. During the year, Bank has implemented OTC locks for BNA machines, DLP solution for data safety and upgradation of SFMS System. Bank is also actively working on continuous clearing module.

16. Insurance Business

Since 2011 Bank has entered into the insurance distribution business with the objective of augmenting its 'other' (non-interest / fee based) income. With a view to provide various types of insurance services from the best companies at one place, Bank is working as Corporate Agent of Kotak Mahindra Life Insurance Co. Ltd. and SBI Life Insurance Company Ltd, for distribution of life insurance products. It is also working as Corporate Agent of The New India Assurance Co. Ltd. & ICICI Lombard General Insurance Company Ltd. for distribution of non-life (general) insurance products. During the year under report, Bank has also entered into health insurance segment. Bank has tied up with Star Health & Allied Insurance Co. Ltd & Care Health Insurance Ltd. as a Corporate Agent. Now customers can avail all types of insurance services at one place.

In the field of insurance business Bank's performance has been registering steady growth over the years. During the reporting year, the bank has collected insurance premium amounting to ₹ 744.79 lakh from 1315 insurance policies under life insurance segment, insurance premium amounting to ₹ 76.34 lakh from 2283 policies under non-life insurance segment and premium



amounting to ₹ 12.19 lakh from 149 policies under health insurance segment. From insurance business, the bank has earned an amount of ₹ 145.74 lakh as commission.

In addition to insurance distribution business as Corporate Agent, Bank has also participated in the two unique insurance schemes launched by the Govt. of India in August 2015, viz. (a) "Pradhan Mantri Jeevan Jyoti Bima Yojana" (PMJJBY) and (b) "Pradhan Mantri Suraksha Bima Yojana" (PMSBY) for the common man. While the first scheme i.e. PMJJBY is life insurance with a cover of ₹ 2 lakh offered at a small premium of ₹ 436/-, the second scheme i.e. PMSBY offers general insurance up to ₹ 2 lakh at a nominal premium of ₹ 20/- only. During the reporting year, the bank has collected insurance premium amounting to ₹ 14.53 lakh from 3427 insurance policies under PMJJBY and ₹ 1.66 lakh from 8313 insurance policies under PMSBY.

17. Profit Appropriation

Due to intense competition in the banking sector, our bank is constantly striving to maintain profitability by meeting RBI norms. This year also the progress of the bank has been good. After making all required provisions, bank has earned profit of ₹ 10.10 Crore.

Details in this regard are given under Notes to Accounts on page No. 50. I am confident that your bank will continue to perform better to ensure that it will always remain profitable and perform well on all financial parameters. Having said this, it will be my humble request on behalf of the Board of Directors of the Bank, to approve the appropriation of profit that is recommended hereunder.

Net Profit	₹ 10,09,86,380.00
Previous Balance	₹ 3,97,59,050.00
Total	₹ 14,07,45,430.00
Allocation	
Reserve Fund	₹ 2,53,00,000.00
General Free Reserve Fund	₹ 1,01,00,000.00
Dividend (2023-24)	₹ 3,70,37,111.00
Shareholder Welfare Fund	₹ 15,00,000.00
National Co-operative Education Fund	₹ 10,00,000.00
Charity Fund	₹ 10,00,000.00
Balance C/F	₹ 6,48,08,319.00
Total	₹ 14,07,45,430.00

As per provision of AS-4 issued by ICAI from F.Y. 2017-18 onwards, the dividend being declared with the consent of the general meeting is not included in balance sheet.

18. Budget

The Board of Directors has estimated the business plan for March 2026. Accordingly, deposits are estimated to go up to ₹ 3300 crore and loans up to ₹ 2200 crore. It would be our endeavour to keep the capital adequacy ratio and non-performing loan ratio up to and within acceptable level as per the guidelines of Reserve Bank of India.

19. Awards & Recognition

Bank has been recognized from time to time for its excellent work and performance by various organizations and awards have been conferred upon bank. It is a matter of pride and honour for the bank. The following awards have been received by the Bank during the reporting year.

- The bank was awarded with recognition at the Iconic Leaders Awards 2024 for 'Best CEO' & 'Best Customer Experience Excellence'.
- The bank was awarded with recognition at National Co-operative Banking Summit (NCBS) and Frontiers in Co-operative Banking Awards (FCBA) for 'Best KYC Initiative' for the year 2023-24 in large UCBs category.
- The bank received the 'Best Net Interest Income' award for the year 2024-25 from CREST Infomedia.
- B2B Market Media honoured the bank with the Bharat Ratna Sahakarita Samman for 'Best Digital Bank' & 'Best Cyber Security Initiative' Award for the year 2024-25.

20. Highlights of Major Events & Special Occasions

Every year our Bank felicitates students (wards of the Bank's shareholders) performing well in 10th, 12th and scholarship examinations by conferring this awards. Bank offers two special awards viz. "Bharatacharya Vaidya Puraskar" and Dr. Anandibai Joshi Puraskar".



During the year Vidyarthi Pravinya Puraskar ceremony was held on 1st September, 2024. Dr. Vinay Bhole was the Chief Guest for the said programme.

In alignment with our commitment to financial literacy and customer engagement, Customer Awareness Programme across all branches was arranged in the month of March 2025. Topics such as Importance of Nomination, KYC/Re-KYC compliance, mobile number & e-mail id Up-dation, cyber security & digital banking awareness were covered during this programme. During this programme thrust on integration with RBI Digital Payments Awareness Initiative covering secure digital banking practices and safe usage of digital payment platforms was emphasised. Information about phishing, UPI fraud and unauthorized online transactions too was shared with the members and customers. The programme received overwhelming response from the customers/members.

21. Obituary

During the year under report, Bank's founder director and Ex-Chairman, Prof. Ashok Pradhan passed away. We convey our heartfelt condolence to Pradhan family members & also to the families of those members who passed away during the year under report. We pray that the departed souls may proceed to heavenly abode.

22. Acknowledgement & Thanks

Your bank has come a long way since its humble beginnings as a small local bank in Kalyan city. Today, it stands proudly as a Multi-State Scheduled Bank, with 42 branches across Maharashtra and one in Surat, Gujarat. This remarkable growth has been driven by our strong moral values, commitment to transparency, and a technology-driven approach.

As a result, during the reporting year, the bank sustained its consolidated business and achieved a profit of ₹ 10.10 crore. On behalf of the bank, I extend my heartfelt thanks to all our members and customers for their continued trust & support.

Our employees have played a vital role in this journey of progress. This success would not have been possible without the direct and indirect contributions from various quarters, especially the dedicated efforts of our staff. While space does not permit me to thank each individual by name, I wish to place on record our sincere appreciation and gratitude to all.

We have received valuable guidance from officials of Reserve Bank of India, Central Registrar, New Delhi, Commissioner of Co-operation, Maharashtra & Gujarat and other Government Departments. We are thankful to all of them. The Bank has received professional advices from the auditors, advocates, valuers, Board of Management members, company secretary and architects. I want to put on record our appreciation for their support and assistance.

We have received support and cooperation from Indian Banks' Association, NUCFDC, NAFCUB, Sahakar Bharati, Maharashtra State Co-Op. Banks' Federation, Maharashtra State Co-Op. Banks' Association, Konkan Nagari Sahakari Banks' Association, Officers Association and Employees Union. I wish to convey my sincere gratitude to all of them.

Last but not the least, I am thankful to the media representatives from press, radio channels and TV, who have always given very positive coverage to the Bank. This has contributed in creating public awareness about our Bank's activities.

I am sure; the Bank will continue to receive the support and co-operation from all of you in the years to come.

Yours' Sincerely,

Yashwant Pangarkar
Chairman



1. जागतिक अर्थव्यवस्था

आंतरराष्ट्रीय नाणेनिधीच्या अहवालानुसार, 2025-26 मध्ये जागतिक विकास दर 2.7 टक्के स्थिर राहण्याची अपेक्षा आहे. तथापि, व्यापार धोरणातील प्रतिकूल बदल, भू-राजकीय तणाव, सततची चलनवाढ आणि हवामानाशी संबंधित नैसर्गिक आपत्तींच्या शक्यतेमुळे जागतिक अर्थव्यवस्था कमी विकास दरावर स्थिरावत असल्याचे दिसून येते जे शाश्वत विकासाला चालना देण्यासाठी अपुरे असू शकते.

प्रमुख अर्थव्यवस्था, विशेषतः अमेरिका आणि चीनसाठी, वाढत्या व्यापार तणावामुळे उद्भवू शकणा-या जोखिमांव्यतिरिक्त अतिरिक्त नकारात्मक जोखमींना तोंड द्यावे लागू शकते अशी शक्यता आहे. दोन्ही अर्थव्यवस्थेतील नकारात्मक जोखिमांच्या शक्यतेमुळे जागतिक परिणाम होऊ शकतात.

उर्जा आणि अन्नधान्याच्या किमती कमी करणे, पुरवठा साखळी सुधारणे आणि चलनविषयक कडक धोरणांच्या दूरगामी परिणामांमुळे गेल्या वर्षी जागतिक चलनवाढीचे प्रमाण कमी राहिले. परिणामी, लक्ष्यापेक्षा जास्त महागाई दर असलेल्या अर्थव्यवस्थांचा वाटा 2025 मध्ये, 2022 पेक्षा, जेव्हा तो सर्वात अधिक प्रमाणात होता, तो सर्वात कमी पातळीवर घसरण्याची शक्यता आहे.

2. भारताची आर्थिक स्थिती

या पार्श्वभूमिवर जगातील प्रमुख देशांच्या तुलनेत भारतीय अर्थव्यवस्थेचा 2025 मध्ये 6.2% आणि 2026 मध्ये 6.3% वाढीचा अपेक्षित दर निश्चितच चांगला आहे जो अपवादात्मक परिस्थितीत जागतिक प्रमुख देशांच्या तुलनेत भारताच्या उत्तम कामगिरीवर प्रकाश टाकतो. रिझर्व्ह बँकेनेही जून 2025 च्या पतधोरणामध्ये 2025-26 करीता सकल देशांतर्गत उत्पादन (GDP) वाढीचा दर साधारण 6.50% च्या दरम्यान राहिल असा अंदाज वर्तविला आहे.

आंतरराष्ट्रीय नाणेनिधीने अधोरेखित केल्याप्रमाणे, 2025 आणि 2026 साठी भारताची आर्थिक घोडदौड प्रमुख जागतिक अर्थव्यवस्थांपेक्षा दैदिप्यमान राहणार आहे. जागतिक अनिश्चितता आणि इतर मोठ्या अर्थव्यवस्थांसाठी वाढीच्या अंदाजात घट असूनही, भारत जागतिक आर्थिक वाढीमध्ये आपले नेतृत्व कायम ठेवण्यास सज्ज आहे. मजबूत मूलभूत तत्त्वे आणि धोरणात्मक सरकारी उपक्रमांच्या पाठिंब्याने, देश पुढील आव्हानांना तोंड देण्यासाठी समर्थ आहे. पायाभूत सुविधा, नवोपक्रम आणि आर्थिक समावेशनातील सुधारणांसह, भारत जागतिक अर्थव्यवस्थेचे सारथ्य स्वतःकडे ठेवण्यात यशस्वी होत असल्याचे सुस्पष्ट चित्र दर्शवितो. आंतरराष्ट्रीय नाणेनिधीचे अंदाज भारताच्या लवचिकतेची पुष्टी देतात. जागतिक आर्थिक भविष्य घडवण्यात त्याचे महत्त्व आणखी दृढ करतात.

3. बँकिंग क्षेत्रातील बदल

2024-25 मध्ये, डिजिटल नवोपक्रम, धोरणात्मक सुधारणा आणि मजबूत कर्ज मागणीमुळे भारतीय बँकिंग क्षेत्रात लक्षणीय वाढ आणि परिवर्तन दिसून आले. रिझर्व्ह बँकेने डिजिटल कर्ज, केवायसी आणि जोखीम व्यवस्थापनावरील नियम कडक केले. नियामक सॅडबॉक्सद्वारे नवोपक्रमांना प्रोत्साहन देखील दिले. एकूणच, 2024-25 मध्ये बँकिंग या क्षेत्राने अधिक लवचिकता, समावेशकता आणि तंत्रज्ञानावर आधारित कार्यक्षमतेकडे वाटचाल केली, ज्यामुळे भारताच्या आर्थिक प्रगतीमध्ये त्याची महत्त्वाची भूमिका अधिक मजबूत झाली.

4. बँकेची कामगिरी आणि प्रगती

अहवाल वर्षामध्ये बँकेचा एकत्रित व्यवसाय ₹ 5257.07 कोटी झाला आहे

5. भागभांडवल आणि भागधारक

दि. 31.03.2025 रोजीचे भागभांडवल ₹ 115.10 कोटी आहे. (₹ 20.38 लाख रकमेच्या PNCPS सह). सभासद संख्येमध्ये 1254 सभासदांची वाढ होऊन दि. 31.03.2025 अखेर सभासद संख्या 66227 झाली. नाममात्र सभासदांची संख्या 7631 इतकी आहे व त्यापैकी 1057 नाममात्र सभासदांनी कर्ज घेतले असून 6574 नाममात्र सभासद इतर सभासदांच्या कर्जाकरिता जामिनदार आहेत.

अहवाल वर्षात बँकेला रिझर्व्ह बँकेने "कल्याण दीर्घ मुदत दुय्यम रोखे योजना-4 (LTSB Series-IV)" अंतर्गत ₹ 30.00 कोटी जमा करण्याकरीता परवानगी दिली. त्यास ग्राहकांचा उत्स्फूर्त प्रतिसाद मिळाला.

6. भांडवल पर्याप्तता व स्वनिधी

रिझर्व्ह बँकेच्या निकषांनुसार मार्च -2025 अखेर भांडवल पर्याप्तता प्रमाण 11% राखणे आवश्यक असून, आपल्या बँकेचे भांडवल पर्याप्तता प्रमाण 12.56% आहे. वर्ष अखेर स्वनिधी ₹ 199.86 कोटी आहे.

7. ठेवी

दि. 31.03.2025 रोजी बँकेच्या ठेवी रु. 3206.99 कोटी झाल्या आहेत.

ग्राहकांच्या ठेवींच्या सुरक्षेकरीता डिपॉझिट इन्शुरन्स अँड क्रेडिट गॅरंटी कॉर्पोरेशन ऑफ इंडिया (DICGC) यांचेकडे बँक दरवर्षी विमा हप्त्याची रक्कम भरित आहे. या वर्षी 1 ऑक्टोबर 2024 ते मार्च 2025 ह्या कालावधीत (रु. 3288.95 कोटीचे



ठेवींवर) व 1 एप्रिल 2025 ते 30 सप्टेंबर 2025 या कालावधीत (₹ 3216.00 कोटीचे ठेवींवर) बँकेने अनुक्रमे ₹ 2.32 कोटी आणि ₹ 2.27 कोटी असा विमा हप्ता DICGC कडे भरलेला आहे. प्रति ग्राहक ₹ 5.00 लाखापर्यंतच्या ठेवींना याद्वारे विम्याचे संरक्षण मिळत आहे. (याबाबतच्या अधिक माहितीसाठी आपल्या जवळच्या शाखेस अथवा बँकेचे संकेतस्थळ www.kalyanjanata.in येथे आपण भेट देऊ शकता.)

8. कर्जे

दि. 31.03.2025 अखेर बँकेची एकूण कर्जे ₹ 2050.08 कोटी इतकी झाली आहेत. रिझर्व्ह बँकेने कर्जांच्या केंद्रीकरणाची जोखिम नियंत्रित करण्याबाबतच्या मार्गदर्शक सूचना नागरी सहकारी बँकांना दिल्या आहेत. बँकांना त्यांच्याकडील एकूण कर्जांचे (credit portfolio) योग्यरित्या पुनर्गठन करण्यास सांगितले आहे. त्यानुसार, बँकेच्या एकूण कर्जांपैकी 50% कर्ज बँकेच्या टिअर I भांडवलाच्या 0.40% किंवा ₹ 25.00 लाख यापैकी जे जास्त असेल, एवढ्या रकमेची असणे, आवश्यक आहे. मार्च 2025 आणि मार्च 2026 या वर्षासाठी किरकोळ कर्जांचे प्रमाण एकूण कर्जांच्या अनुक्रमे 40% आणि 50% राखणे आवश्यक आहे. दि. 31.03.2025 अखेर हे प्रमाण 37.82% झाले आहे. बँकेने किरकोळ कर्जांसाठी (Retail Loan) विविध योजना सुरु केल्या आहेत. ग्राहकांचा त्यास उत्तम प्रतिसाद मिळत आहे. तसेच कर्जांवरील व्याजदरही अतिशय स्पर्धात्मक ठेवले आहेत.

9. अग्रक्रम क्षेत्र कर्जे

अहवाल सालात अग्रक्रम क्षेत्रातील कर्जांचे प्रमाण 90.13% (PSLCs सहीत) आहे. रिझर्व्ह बँकेने नव्याने दिलेल्या सूचनांनुसार, अग्रक्रम क्षेत्रातील कर्जांचे उद्दीष्ट मार्च 2025 अखेर 60% राखणे आवश्यक आहे

10. अनुत्पादित कर्जे

दि. 31.03.2025 अखेर बँकेच्या ढोबळ अनुत्पादित कर्जांचे प्रमाण 6.37% व निव्वळ अनुत्पादित कर्जांचे प्रमाण 3.23% आहे. अनुत्पादित कर्जाकरिता कराव्या लागणाऱ्या तरतुदीमुळे बँकांच्या नफ्यावर मोठा परिणाम होतो. बँकेच्या सततच्या कठोर प्रयत्नांमुळे मागिल वर्षाच्या तुलनेत या वर्षी अनुत्पादित कर्जांचे प्रमाण कमी होण्यास मदत झाली आहे. त्याबरोबरच चांगली कर्जखाती अनुत्पादित श्रेणीमध्ये वर्ग होणार नाहीत याकरिता कर्ज खात्यावरील देखरेख वाढविण्यात आली आहे.

अनुत्पादित कर्जांच्या वसुलीसाठी बँकेकडून सर्व कायदेशीर उपाययोजनांचा अवलंब केला जातो. उदा. Securitization Act, 2002 अंतर्गत तारण

मालमत्तांचा ताबा घेऊन त्यांची विक्री करणे, परंतु सदर कारवाईमध्ये देखील काही कायदेशीर अडचणी उद्भवू शकतात. अशा वेळी या कर्जखात्यांमध्ये नजिकच्या काळात वसुलीची शक्यता नसते. अशी कर्जखाती अनिश्चित कालावधीसाठी बँकेच्या ताळेबंदामध्ये दाखविण्याऐवजी बँका "Technical Write Off" या पर्यायाचा अवलंब करतात. त्यानुसार, संचालक मंडळाने नजीकच्या भविष्यात वसुली कठीण वाटणारी नऊ अनुत्पादित कर्जखाती "Technical Write Off" करण्याचा निर्णय घेतला असून, त्याबाबतचा तपशील खालीलप्रमाणे आहे.

₹ लाखात	
एकूण खाते संख्या	9
मुद्दल रक्कम	₹ 1,411.13
व्याज रक्कम	₹ 3,703.92
पेनल शुल्क	₹ 47.81

ही तांत्रिकदृष्ट्या निर्लेखित केलेली अनुत्पादित कर्ज खाती प्रत्यक्षात बँकेच्या खाती येणे बाकी स्वरूपात राहतात परंतु, ताळेबंदामध्ये दाखविताना ती वजा केली जातात. तांत्रिकदृष्ट्या कर्जखाती निर्लेखित केल्यामुळे कर्जदाराविरुद्धच्या दाव्यांमध्ये कोणतीही कर्जमाफी दिली जात नाही. अशा प्रकारे जरी बँक कर्ज खाते निर्लेखित करत असली, तरी, बँकेचे वसुलीचे सर्व अधिकार अबाधित राहतात आणि त्यानुसार बँक वसुली प्रक्रिया सुरु ठेवते. अशा कर्ज खात्यांचा बँकेकडून सतत पाठपुरावा केला जातो. यापूर्वी निर्लेखित केलेल्या कर्जखात्यांमध्ये बँकेने सन 2024-25 या आर्थिक वर्षात ₹ 2.53 कोटी रकमेची वसुली केली आहे.

11. संचालकांना दिलेली कर्जे

बँक आपल्या संचालकांना / त्यांच्या नातेवाईकांना कोणत्याही प्रकारे कर्ज देत नाही. रिझर्व्ह बँकेच्या नियमाप्रमाणे संचालकांना स्वतःच्या नावावरील मुदत ठेवी, जीवन विमा पॉलिसी, सरकारी कर्ज रोखे यांच्या तारणावर कर्ज घेता येते. संचालक मंडळाच्या कोणत्याही सदस्याने आपल्या बँकेतून कोणतेही कर्ज घेतलेले नाही.

संचालक व त्यांचे नातेवाईक यांना दिलेली कर्जे दर्शविणारा तक्ता खालीलप्रमाणे:

रक्कम लाखांत	
31.03.2024 अखेर येणे बाकी	0.00
2024-25 वर्षात कर्जांक दिलेली रक्कम	0.00
2024-25 वर्षात परतफेड	0.00
31.03.2025 अखेर येणे बाकी	0.00
थकबाकी	0.00



12. गुंतवणूक आणि निधी व्यवस्थापन

कर्ज व्यवहारांव्यतिरिक्त गुंतवणूक आणि निधी व्यवस्थापन हे बँकेच्या उत्पन्नाचे एक साधन आहे. वैधानिक निकषांनुसार ठेवण्यात येणाऱ्या SLR निधीवर बँकेस नियमित उत्पन्न मिळत असते. याशिवाय बँक अतिरिक्त निधीची विविध प्रकारे योग्य गुंतवणूक करीत असते. दि. 31.03.2025 अखेरीस बँकेची एकूण गुंतवणूक ₹ 832.37 कोटी इतकी होती. यापैकी ₹ 767.60 कोटी सरकारी कर्जरोख्यांमध्ये गुंतवणूक केली आहे. उर्वरित ₹ 64.77 कोटी रक्कम इतर मान्यताप्राप्त रोख्यांमध्ये (Non SLR Bonds) गुंतविण्यात आली आहे. अहवाल वर्षामध्ये गुंतवणूक बाजारातील चढ उतारांचा फायदा घेऊन बँकेने रोखे व्यवहारात ₹ 0.52 कोटी नफा मिळविला आहे. Clearing, CRR व SLR गुंतवणूकीनंतरचा उर्वरित निधी आपण इतर बँकांमधील मुदत ठेवी, TREPS, RBI REVERSE REPO, LAF व Mutual Fund इ. रिझर्व्ह बँकेच्या मान्यताप्राप्त योजनांमध्ये गुंतवणूक करीत असतो. बँकेच्या सर्व गुंतवणूकी ह्या रिझर्व्ह बँक ऑफ इंडियाच्या मार्गदर्शक तत्वांनुसार व बँकेच्या गुंतवणूक धोरणानुसार आहेत याची आपणांस खात्री देत आहे. बँकेने मागिल आर्थिक वर्षात ₹ 81.80 कोटी रुपये गुंतवणूकीवरील व्याज उत्पन्न मिळविले आहे.

13. लेखापरीक्षण आणि तपासणी

भारतीय रिझर्व्ह बँकेने नागरी सहकारी बँकांना अंतर्गत लेखापरीक्षणाच्या संदर्भात मार्गदर्शक तत्वे जारी केली आहेत. रिझर्व्ह बँकेच्या निर्देशांनुसार जोखीम आधारित अंतर्गत लेखापरीक्षण प्रणाली (RBIA) बँकेने लागू केली असून त्यासंदर्भातील सॉफ्टवेअरद्वारे सर्व शाखांचे जोखीम आधारित अंतर्गत लेखापरीक्षण बँक करीत आहे. याच बरोबर Cyber Security Audit, KYC Audit, EDP Audit, समवर्ती लेखापरीक्षण, गुंतवणूक, तसेच तंत्रज्ञान विषयक लेखापरीक्षण इत्यादी तपासण्या बँक बाह्य लेखापरीक्षक / अंतर्गत तपासणी विभाग यांचे मार्फत वेळोवेळी करून घेत असते. रिझर्व्ह बँक ऑफ इंडिया कडून त्यांचे तपासणी विभागाद्वारे बँकेचे दरवर्षी परीक्षण व तपासणी केली जाते. वरील सर्व परीक्षणे व तपासण्यांमध्ये नमूद केलेल्या त्रुटींचे निराकरण करून दोषदुरुस्ती अहवाल दसरी घेतले जातात.

रिझर्व्ह बँक ऑफ इंडियाच्या नियमानुसार बँकेला वैधानिक लेखापरीक्षकांच्या नियुक्तीसाठी रिझर्व्ह बँकेची पूर्वपरवानगी घ्यावी लागते. त्यानुसार, 2025-26 या आर्थिक वर्षासाठी बँकेचे वैधानिक लेखापरीक्षक म्हणून मे. मुकुंद एम. चितळे अॅन्ड कं. यांची पुनर्नेमणूक करणेबाबतचा प्रस्ताव मंजुरीसाठी रिझर्व्ह बँकेकडे पाठविला आहे. रिझर्व्ह बँकेच्या मंजुरीनंतर व या वार्षिक सर्वसाधारण सभेच्या मंजुरीनंतर मे. मुकुंद एम. चितळे अॅन्ड कं. यांची बँकेचे वैधानिक लेखापरीक्षक म्हणून नेमणूक करता येईल. त्यांची पुनर्नेमणूक करणे व मेहेनताना ठरविणेबाबत अधिकार बँकेच्या संचालक मंडळास देणेबाबतचा विषय क्र. 4 सभेसमोर सादर करण्यात येत आहे.

14. मानव संसाधन व प्रशिक्षण

बँकेच्या मानव संसाधन विभागाचे मुख्य उद्दिष्ट कर्मचा-यांचे कामातील कौशल्य सातत्याने वाढविणे हे असते. हे उद्दिष्ट साध्य करण्यासाठी कर्मचा-यांना कौशल्य, ज्ञान आणि तंत्रज्ञान या सारख्या विषयावर विविध प्रशिक्षणांची आवश्यकता असते. ही वस्तुस्थिती लक्षात घेऊन सर्व स्तरांतील कर्मचा-यांना नियोजनबद्ध रितीने संपूर्ण वर्षभर प्रशिक्षण वर्गाचे आयोजन करून बँक जरूर ते प्रशिक्षण देत असते. विविध स्तरातील कर्मचा-यांच्या गरजेनुसार अशा प्रशिक्षण कार्यक्रमांचे वेळापत्रक ठरविण्यात येते.

अहवाल वर्षामध्ये प्रशिक्षण प्राप्त कर्मचा-यांची माहिती पुढीलप्रमाणे आहे.

क्र.	कर्मचारी वर्ग	एकूण कर्मचारी संख्या	अहवाल वर्षात प्रशिक्षण घेतलेले कर्मचारी
1.	कार्यकारी अधिकारी / अधिकारी	176	173
2.	लिपिक	304	288
3.	शिपाई / दफ्तरी	97	97
	एकूण	577	558

सेवा क्षेत्रामध्ये काम करीत असल्यामुळे बँकेची व्यवसायवृद्धी, विकास आणि प्रसिद्धी यामध्ये बँकेचे कर्मचारी महत्वाची भूमिका बजावीत असतात. बँकेच्या शाखांमधील कर्मचारी/अधिकारी हे ग्राहकांकरिता बँकेचा चेहरा असून ग्राहकांसाठी ते पहिले संपर्कस्थान असते.

बँकेकरिता कर्मचारी/अधिकारी हे व्यवसायाचे आधारस्तंभ आहेत. या तत्वाला अनुसरून आनंदी समाधानी तसेच कर्तव्यदक्ष व आपुलकीने काम करणारा कर्मचारी वर्ग तयार करण्याचे बँकेचे प्रयत्न आहेत. अशा कर्मचा-यांद्वारेच कार्यक्षम सेवा ग्राहकांना देता येऊ शकते. विविध प्रकारे उत्तेजन देऊन कर्मचा-यांना बँकेच्या क्षेत्रातील विविध व्यावसायिक परीक्षा देण्यास प्रोत्साहित करण्यात येते. खालील तक्त्यामध्ये अशा परीक्षांमध्ये अहवाल वर्षात उत्तीर्ण झालेल्या कर्मचा-यांची माहिती देत आहोत.

अनु. क्र.	परीक्षा / अभ्यासक्रमाचे नांव	अहवाल वर्षात उत्तीर्ण अधिकारी / कर्मचारी यांची संख्या	आतापर्यंत उत्तीर्ण अधिकारी / कर्मचारी यांची संख्या
1.	JAIB	NIL	107
2.	CAIB	02	68
3.	Advance Diploma in Urban Co-op. Banking	04	109



अनु. क्र.	परीक्षा / अभ्यासक्रमाचे नांव	अहवाल वर्षात उत्तीर्ण अधिकारी / कर्मचारी यांची संख्या	आतापर्यंत उत्तीर्ण अधिकारी / कर्मचारी यांची संख्या
4.	LLB	NIL	09
5.	Diploma in Retail Banking	NIL	35
	एकूण	06	328

व्यावसायिक पात्रता आणि सुयोग्य प्रशिक्षणाद्वारे कर्मचाऱ्यांची उत्पादकता वाढविण्याचा बँकेचा उद्देश आहे. अहवाल वर्षात प्रति कर्मचारी उत्पादकता ₹ 9.11 कोटी आहे.

संचालक मंडळाचे सदस्य देखील रिझर्व्ह बँक ऑफ इंडिया (RBI-CAB), महाराष्ट्र राज्य सहकारी बँक्स असोसिएशन, महाराष्ट्र राज्य सहकारी बँक्स फेडरेशन आणि कोकण नागरी सहकारी बँक्स असोसिएशन इत्यादींद्वारे आयोजित विविध प्रशिक्षण कार्यक्रमांमध्ये सहभागी होतात.

15. माहिती व तंत्रज्ञान सेवा

डिजिटल बँकिंग सेवा ह्या सोप्या, सुरक्षित आणि सोयीस्कर आहेत. फेसबुक, इंस्टाग्राम, ट्विटर, युट्युब द्वारे बँक ग्राहकांना सायबर सिक्युरिटी, केवायसी, बँकेच्या Product बाबतची माहिती देत आहे. बँकेच्या सर्व योजनांची माहिती ग्राहकांना मिळावी यासाठी सर्व शाखांमध्ये डिजिटल साईनेज बसविलेले आहेत. मागिल वर्षी बँकेने बीएनए मशीनसाठी ओटीसी लॉक, डेटा सुरक्षिततेसाठी डीएलपी सोल्युशन आणि एसएफएमएस सिस्टमचे अपग्रेडेशन अमलात आणले आहे. बँक Continuous Clearing मॉड्यूलवर देखील सक्रियपणे काम करत आहे.

16. विमा व्यवसाय

कर्जावरील व्याजाव्यतिरिक्त इतर उत्पन्नाचे साधन म्हणून बँकेने विमा वितरण व्यवसायामध्ये 2011 साली पदार्पण केले. बँकेच्या ग्राहकांना सर्वोत्तम कंपन्यांच्या विविध प्रकारच्या विमा सेवांचा लाभ एकाच ठिकाणी घेता यावा याकरीता बँकेने मे. कोटक महिंद्र लाईफ इन्शुरन्स कंपनी लि. व एस.बी.आय. लाईफ इन्शुरन्स कंपनी लि. यांचेबरोबर जीवन विमा व्यवसायाकरीता, इतर सर्वसाधारण विम्याकरीता दि. न्यू इंडिया अंशुरन्स कंपनी लि. तसेच आय.सी.आय.सी.आय. लोम्बार्ड जनरल इन्शुरन्स कंपनी लि. यांचे बरोबर करार केला आहे. अहवाल वर्षात, बँकेने आरोग्य विमा क्षेत्रातही प्रवेश केला आहे. बँकेने कॉर्पोरेट एजंट म्हणून स्टार हेल्थ अँड अलाईड इन्शुरन्स कंपनी लि. आणि केअर हेल्थ इन्शुरन्स कंपनी लि. यांच्याशी करार केला आहे. आता ग्राहक एकाच ठिकाणी सर्व प्रकारच्या विमा सेवांचा लाभ घेऊ शकतात.

विम्याच्या या दोन्ही क्षेत्रामध्ये बँकेने सातत्याने व्यवसाय वृद्धी नोंदविलेली आहे. जीवन विम्यापोटी 1315 विमा पॉलिसींतून ₹ 744.79 लाख रकमेचे विमा हप्ते, इतर सर्वसाधारण विम्यापोटी 2283 पॉलिसींतून ₹ 76.34 लाख इतक्या रकमेचे विमा हप्ते आणि आरोग्य विम्यापोटी 149 विमा पॉलिसींतून ₹ 12.19 लाख रकमेचे विमा हप्ते बँकेने अहवाल वर्षात जमा केले. विमा व्यवसायातून बँकेने ₹ 145.74 लाख इतके कमिशन मिळविले आहे.

कॉर्पोरेट एजन्सी अंतर्गत विमा वितरण व्यवसायाबरोबर बँकेने भारत सरकारच्या "प्रधानमंत्री जीवनज्योती विमा योजना" आणि प्रधानमंत्री सुरक्षा विमा योजना" या दोन्ही विशेष विमा योजनांमध्ये सहभागी होऊन यशस्वीरित्या या योजना राबविल्या. पहिल्या योजनेमध्ये ₹ 436 अशा अत्यल्प विमा हप्त्यामध्ये ₹ 2 लाख इतकी जीवन विमा सुरक्षा आणि दुसऱ्या योजनेमध्ये ₹ 20 अशा नाममात्र विमा हप्त्यामध्ये ₹ 2 लाख इतके सर्वसामान्य विमा कवच उपलब्ध आहे. "प्रधानमंत्री जीवनज्योती विमा योजनापोटी" 3427 विमा पॉलिसींतून ₹ 14.53 लाख रकमेचे विमा हप्ते आणि प्रधानमंत्री सुरक्षा विमा योजनापोटी" 8313 पॉलिसींतून ₹ 1.66 लाख इतकी विमा प्रिमियम रक्कम बँकेने अहवाल वर्षात जमा केली आहे.

17. नफा विभागणी

बँकिंग क्षेत्रातील तीव्र स्पर्धा, रिझर्व्ह बँकेचे निकष यांची पूर्तता करीत आपली बँक नफा क्षमता टिकवण्यासाठी सतत प्रयत्न करत असते. या वर्षी देखिल बँकेची प्रगती चांगली झाली असून आवश्यक सर्व तरतुदी केल्यानंतर बँकेस ₹10.10 कोटी इतका निव्वळ नफा झाला आहे.

यासंदर्भात Notes to Accounts अंतर्गत पान क्र. 50 मध्ये सविस्तर टिप्पणी दिली आहे. बँक उत्तरोत्तर चांगली कामगिरी करेल. नफा क्षमता वाढवत ठेवेल आणि सर्वच आर्थिक निकषांबाबत उत्तम कामगिरी करेल याची मला खात्री आहे. मी सर्व सभासदांना विनंती करतो की संचालक मंडळाने पुढीलप्रमाणे सुचविलेल्या नफा वाटणीस मंजुरी द्यावी.

निव्वळ नफा	₹ 10,09,86,380.00
मागील शिल्लक	₹ 3,97,59,050.00
एकूण	₹ 14,07,45,430.00
वाटणी	
राखीव निधी	₹ 2,53,00,000.00
सर्वसाधारण मुक्त निधी	₹ 1,01,00,000.00
लामांश (2023-24)	₹ 3,70,37,111.00
सभासद कल्याण निधी	₹ 15,00,000.00
नॅशनल को-ऑप. शिक्षण निधी	₹ 10,00,000.00
धर्मादाय निधी	₹ 10,00,000.00
पुढील वर्षासाठी शिल्लक	₹ 6,48,08,319.00
एकूण	₹ 14,07,45,430.00



ICAI ने जारी केलेल्या AS-4 या तरतुदीनुसार, आर्थिक वर्ष 2017-18 पासून सर्वसाधारण सभेच्या संमतीने घोषित केलेल्या लाभांशाची गणना ताळेबंदात 'देणे' या अंतर्गत केलेली नाही.

18. अंदाजपत्रक

संचालक मंडळाने मार्च 2026 करीता पुढील प्रमाणे व्यवसायाचे अंदाज बांधले आहेत. आपल्या ठेवी ₹ 3300 कोटीपर्यंत व कर्जे ₹ 2200 कोटीपर्यंत जातील असा अंदाज आहे. रिझर्व्ह बँकेच्या मार्गदर्शक तत्वानुसार आवश्यक असणारे भांडवल पर्याप्तता प्रमाण राखणे व अनुत्पादित कर्जाचे प्रमाण कमीतकमी ठेवण्याचा आपला निश्चितच प्रयत्न असणार आहे.

20. विविध पुरस्कार

अहवाल वर्षामध्ये बँकेला पुढीलप्रमाणे पुरस्कार मिळाले आहेत. बँकेला वेळोवेळी विविध संस्थांकडून उत्कृष्ट कार्य आणि कामगिरीसाठी सन्मानित करण्यात येऊन विविध पुरस्कार प्रदान करण्यात आले आहेत. ही बँकेसाठी अभिमानाची आणि सन्मानाची बाब आहे. अहवाल वर्षात बँकेला खालीलप्रमाणे पुरस्कृत करण्यात आले.

- बँकेला आयकॉनिक लीडर्स अवॉर्ड्स 2024 अंतर्गत 'Best CEO' आणि 'Best Customer Experience Excellence' साठी सन्मानित करण्यात आले.
- बँकेला नॅशनल को-ऑपरेटिव्ह बँकिंग समिट (NCBS) आणि फ्रंटियर्स इन को-ऑपरेटिव्ह बँकिंग अवॉर्ड्स (FCBA) यांचेकडून 2023-24 सालाकरिता मोठ्या सहकारी बँकांच्या गटामध्ये 'Best KYC Initiative' साठी सन्मानित करण्यात आले.
- बँकेला CREST Infomedia कडून 2024-25 सालाकरिता 'Best Net Interest Income' साठी पुरस्कार मिळाला.
- B2B मार्केट मिडिया यांनी 2024-25 सालाकरिता 'Best Digital Bank' आणि 'Best Cyber Security Initiative' या श्रेणीमध्ये बँकेला भारतरत्न सहकारिता सन्मानाने पुरस्कृत केले.

21. वर्षातील ठळक घडामोडी

दरवर्षी आपली बँक 10वी, 12वी आणि शिष्यवृत्ती परीक्षांमध्ये उल्लेखनीय कामगिरी करणाऱ्या विद्यार्थ्यांना (बँकेच्या भागधारकांचे पाल्य) पुरस्कार देऊन

सन्मानित करते. याबरोबरच बँक "भारताचार्य वैद्य पुरस्कार" आणि डॉ. आनंदीबाई जोशी पुरस्कार" असे दोन विशेष पुरस्कार प्रदान करते. मागिल वर्षी दि. 1 सप्टेंबर 2024 रोजी विद्यार्थी प्रविण्य पुरस्कार सोहळा आयोजित करण्यात आला होता. डॉ. विनय भोळे हे या कार्यक्रमासाठी प्रमुख पाहुणे होते.

आर्थिक साक्षरता आणि ग्राहकांशी संलग्नतेसाठीच्या आमच्या वचनबद्धतेनुसार, मार्च 2025 मध्ये सर्व शाखांमध्ये ग्राहक जागरूकता कार्यक्रम आयोजित करण्यात आला होता. या कार्यक्रमात नामांकनाचे महत्त्व, केवायसी/री-केवायसी अनुपालन, मोबाइल नंबर आणि ईमेल आयडी अपडेट, सायबर सुरक्षा आणि डिजिटल बँकिंग जागरूकता यासारख्या विषयांचा समावेश करण्यात आला. या कार्यक्रमादरम्यान आरबीआयच्या डिजिटल पेमेंट जागरूकता उपक्रमाशी निगडित सुरक्षित डिजिटल बँकिंग पद्धती आणि डिजिटल पेमेंट प्लॅटफॉर्मचा सुरक्षित वापर यांचा समावेश करण्यात आला. त्याचबरोबर फिशिंग, यूपीआय फसवणूक आणि अनधिकृत ऑनलाइन व्यवहारांबद्दलची माहिती देखील सभासद आणि ग्राहकांना देण्यात आली. या कार्यक्रमाला सभासद आणि ग्राहक यांच्याकडून उत्स्फूर्त प्रतिसाद मिळाला.

22. श्रध्दांजली

अहवाल वर्षामध्ये बँकेचे संस्थापक संचालक तसेच माजी अध्यक्ष प्रा. अशोक प्रधान यांना देवाज्ञा झाली. तसेच ज्या ज्ञात, अज्ञात सभासदांना देवाज्ञा झाली त्यांना भावपूर्ण श्रध्दांजली! त्यांच्या कुटुंबीयांच्या दुःखात आम्ही सहभागी आहोत. ईश्वर त्यांचे आत्म्यास शांती देवो, ही प्रार्थना.

23. आभार प्रदर्शन व ऋणनिर्देश

कल्याण शहरात बँकेने अतिशय छोट्या प्रमाणावर कामकाजास सुरुवात करून आज महाराष्ट्र आणि गुजरातमध्ये सूरत येथील शाखा अशा 43 शाखांसह एक अग्रगण्य मल्टिस्टेट शेड्युल्ड सहकारी बँक म्हणून बँकेची ओळख आहे. विश्वासार्हता, सचोटी व तंत्रज्ञान याच्या बळावरच हे शक्य झाले आहे. अहवाल वर्षात बँकेने सुनियोजित पद्धतीने यशस्वीरित्या चांगली कामगिरी केली असून, बँकेस ₹ 10.10 कोटी नफा झाला आहे. बँकेच्या वतीने सर्व सभासद, ग्राहक व हितचिंतक यांचे मी आभार मानतो.

बँकेचे कर्मचारी, अधिकारी त्यांच्या संघटना व इतर अनेकांकडून मिळालेल्या प्रत्यक्ष अथवा अप्रत्यक्ष पाठिंब्याशिवाय अशी प्रगती अशक्य आहे. अशा प्रत्येक व्यक्तीचे आभार मानून कृतज्ञता व्यक्त करणेकरिता अहवालातील जागा अपुरी पडेल. परंतु, त्यांचे प्रति मनःपूर्वक आभार मानून कृतज्ञता व्यक्त करतो.

बँकेला रिझर्व्ह बँक ऑफ इंडिया, केंद्रीय निबंधक नवी दिल्ली, सहकार आयुक्त कार्यालय महाराष्ट्र व गुजरात राज्य, महाराष्ट्र राज्य जिल्हा उपनिबंधक, जिल्हा



सहनिबंधक, राज्य सरकारची विविध खाती यांचेकडून वेळोवेळी अमूल्य मार्गदर्शन मिळालेले आहे. आम्ही त्यांचे आभारी आहोत.

लेखापरीक्षक, वकील, वास्तुविशारद, मूल्यांकन तज्ज्ञ, कंपनी सेक्रेटरी, व्यवस्थापकीय मंडळाचे सदस्य यांचे बँकेला वेळोवेळी व्यावसायिक सल्ले प्राप्त झाले आहेत. त्यांनी वेळोवेळी केलेली मदत आणि दाखविलेला पाठिंबा अमूल्य आहे. इंडियन बँक्स असोसिएशन, NUCFDC, NAFCUB, सहकार भारती, महाराष्ट्र राज्य सहकारी बँक्स फेडरेशन, महाराष्ट्र राज्य सहकारी बँक्स असोसिएशन, कोकण नागरी सहकारी बँक्स असोसिएशन, अधिकारी संघटना, कर्मचारी युनियन, यांचेकडूनही वेळोवेळी बँकेला आधार व सहकार्य मिळत आले आहे. या सर्वांचा मी आभारी आहे.

सरतेशेवटी परंतु महत्वाचे असे पत्रकार, वृत्तपत्र प्रतिनिधी व दूरचित्रवाणी वाहिन्यांचे प्रतिनिधी यांनी बँकेचे कार्यवृत्त नेहमीच सकारात्मक व यथोचितरित्या प्रसिद्ध केलेले आहे. यामुळे जनसामान्यांमध्ये बँकेबद्दल विश्वास निर्माण होऊन त्यांना बँकेच्या विविध उपक्रमांची माहिती मिळू शकली, त्यासाठी त्यांचा मी आभारी आहे.

भविष्यकाळात आपणा सर्वांकडून बँकेला असेच सहकार्य आणि पाठिंबा मिळेल याची खात्री आहे. धन्यवाद.

आपला स्नेहांकित,

यशवंत पांगारकर,
अध्यक्ष



DEAF

खात्यात सलग 10 वर्षे व्यवहार न झाल्यास, खात्यातील रक्कम रिझर्व्ह बँकेच्या DEAF (Depositor Education & Awareness Fund) मध्ये वर्ग केली जाते. DEAF खात्याची यादी बँकेच्या संकेतस्थळावर वेळोवेळी प्रसिद्ध केली जाते. खात्यातील रक्कम परत मिळवण्यासाठी आवश्यक कागदपत्रे सादर करावी लागतात. ही वेळखाऊ प्रक्रिया टाळण्यासाठी खात्यावर नियमित व्यवहार करणे आवश्यक आहे.





MEMBERS WELFARE FUND

The concept to institute "Welfare Fund" for members was approved in the Annual General Meeting held on 15th December 1991 and is implemented since January 1992. Under this scheme eligible members are provided Financial aid, medical aid and excellence awards for members kin for their educational performance.

The details of the revised scheme are given herein under.

Eligibility Norms:

1) Financial Aid:

Heirs of the deceased members shall be given ₹ 1,000/- if the members dies of natural death and ₹ 5,000/- if the cause of member's death is accident.

The criteria of two years membership is not applicable for this benefit.

- KYC of applicant
- Death certificate (along with Police Panchnama, if the cause of death is accident)
- Amount of aid shall be paid to the nominee of the member, if the nomination is not made then the payment shall be made to the survivor spouse of the member or major son or daughter in that order of preference.

In the year 2024-25 nominees / heirs of 42 deceased members were extended aid of ₹ 50,000/-

2) Medical Aid:

- If physically incapacitated/handicapped due to accident or other reasons, ₹ 7500/-
If a person is handicapped more than 40%, a certificate from All India Institute of Physical Medicine and Rehabilitation or any such Government organization, is required to be furnished.

b)	By-pass Surgery	₹ 15,000/-
	Angioplasty	₹ 10,000/-
	Angiography	₹ 3,000/-

Cataract Operation	₹ 3,000/- (each eye)
Major Brain Surgery	₹ 15,000/-
Kidney Transplant	₹ 15,000/-
If detected Cancer	₹ 7,500/-
If advised by the Doctor to undergo Following tests,	
CT Scan	₹ 500/-
MRI	₹ 1,500/-
Colour Doppler Test	₹ 500/-
Any type of ENT operation	₹ 1,000/-
Hernia/Hydrocele/Appendix/	
Prostate Glands Operation	₹ 2,500/-
Urinary stone/Gall bladder	
Stone	₹ 2,500/-
Eye Operations like Glaucoma/	
Retina	₹ 3,000/-
Spine Surgery	₹ 7,000/-
Any major surgery:	
Abdominal, Pancreas, Gall bladder,	
Uterous, Intestines, Liver, Spleen,	
Ovaries, Lungs, anastomosis etc.	₹ 10,000/-
Joints replacement	₹ 10,000/-
Heart valve replacement	₹ 10,000/-
Liver transplant	₹ 15,000/-
Fracture of Bone requiring only	
plaster	₹ 1,000/-
Compound Fracture of Bone	
requiring surgery	₹ 3,000/-
Dialysis (Only Once)	₹ 5,000/-

- Bank has made available a facility to undergo medical tests, without any charges, to all lady members of the bank and senior members (Above 60 years).
- In case of recurring expenses incurred on account of any disease/ tests etc. mentioned herein above, members are entitled to apply only once.



सभासद कल्याण निधी

3) Awards for excellent performance to children of

Members:

General Eligibility:

Should have appeared in the current educational year.

The Father or mother of such student or he/she, himself / herself should be member of the bank as at 31st March of the financial year.

Qualified members are eligible for these schemes. Member are requested to go through these schemes carefully and are hereby appealed to kindly bring to the notice of the bank any incident / occasion, in writing, which might have occurred in relation to any of the bank's members known to them, so that maximum members can get the benefit of the welfare schemes.

H.S.C Examination

- Science -

Above 90%	₹ 1,500/-
Between 75% to 90%	₹ 500/-
- Science (SC, ST, NT, VJ, SBC) -

Above 85%	₹ 1,000/-
Between 80% to 85%	₹ 750/-
Between 70% to 80%	₹ 500/-
- Arts and Commerce -

Above 80%	₹ 750/-
Between 70% to 80%	₹ 500/-

S.S.C. Examination

- | | |
|--------------------|---------|
| Above 90% | ₹ 750/- |
| Between 75% to 90% | ₹ 500/- |
- (SC,ST,NT,VJ,SBC)
- | | |
|--------------------|---------|
| Above 85% | ₹ 750/- |
| Between 70% to 85% | ₹ 500/- |

Talent Research Examination

passed after S.S.C Exam /

Olympiad Scholarship	₹ 1,000/-
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Scholarship Examination,

5th Standard	₹ 500/-
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Scholarship Examination,

8th Standard	₹ 750/-
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Criteria For Qualified Member

To be eligible as "Qualified Member" one should fulfill all the following conditions.

- a) Attendance in at least one Annual General Meeting in the last 3 immediately preceding years.
 - b) Holding of minimum shares of 1000/-
 - c) Should hold minimum deposits of ₹ 500/- or should have minimum loan facility of ₹ 1,00,000/- (Balance as of 31 March is necessary)
- Only "Qualified member" shall have rights to vote in the elections for the Board of Directors of the bank.
 - All members should comply with the KYC requirements as per RBI guidelines. Members who hold less than required minimum share as stated above are requested to apply for additional shares.



सभासद कल्याण निधी

दि. 15 डिसेंबर 1991 च्या वार्षिक सर्वसाधारण सभेत सभासद कल्याण निधीची संकल्पना मान्य होऊन सदर योजना जानेवारी 1992 पासून कार्यान्वित झाली. बँकेच्या सभासद कल्याण निधीअंतर्गत सभासदांसाठी आर्थिक सहाय्य, वैद्यकीय सहाय्य व शैक्षणिक पुरस्कार या योजना राबविल्या जातात.

योजनांचे निकष पुढीलप्रमाणे -

1) आर्थिक सहाय्य:

बँकेच्या सभासदाचे नैसर्गिकरित्या निधन झाल्यास त्याचे वारसास ₹ 1000/- व अपघाती निधन झाल्यास ₹ 5000/- देण्यात येतील.

सदर सहाय्यासाठी 'सभासदत्वास दोन वर्षे पूर्ण असावीत हा निकष लागू नाही.

अ) अर्जदाराचे केवायसी

ब) मृत्यूचा दाखला आवश्यक

(अपघाती निधन झाले असल्यास सोबत पोलिस पंचनाम्याची प्रत देणे आवश्यक आहे)

क) सभासदाच्या निधनानंतर सभासदाने भागासाठी नामनिर्देशित केलेल्या व्यक्तीस अथवा नामनिर्देशन नसल्यास हयात पत्नी वा पतीस, कर्त्या मुलास वा मुलीस, ही रक्कम देण्यात येईल.

2024-25 या वर्षात एकूण 42 सभासदांच्या वारसास एकूण ₹ 50,000/- मदत देण्यात आली आहे.

2) वैद्यकीय सहाय्य:

अ) अपघाताने किंवा नैसर्गिकरित्या अपंगत्व आल्यास ₹ 7,500/-

सरकारी नियमाप्रमाणे 40% अपंगत्व आल्यास ऑल इंडिया इन्स्टिट्यूट ऑफ फिजीकल मेडीसीन व रिहॅबिलिटेशन वा अन्य तत्सम सरकारी संस्थांचा दाखला असणे आवश्यक आहे.

ब) बाय-पास सर्जरी	₹ 15,000/-
अॅन्जीओप्लास्टी	₹ 10,000/-
अॅन्जीओग्राफी	₹ 3,000/-
मोतीबिंदू ऑपरेशन	₹ 3,000/- (प्रत्येकी)
मेजर ब्रेन सर्जरी	₹ 15,000/-
किडनी ट्रान्सप्लांट	₹ 15,000/-
कॅन्सर रोगाचे निदान झाल्यास	₹ 7,500/-

तज्ज्ञ डॉक्टरांच्या सल्ल्यानुसार केलेले

स्कॅनिंग ₹ 500/-

एम.आर.आय. ₹ 1,500/-

कलर डॉपलर टेस्ट ₹ 500/-

कान-नाक-घसा यांपैकी

कशाचेही ऑपरेशन ₹ 1,000/-

हार्निया/ हायड्रोसिल/अपेंडिक्स

/प्रोस्टेट ग्लॅंड इ. चे ऑपरेशन ₹ 2,500/-

युरीनरी स्टोन/गॉलब्लॅंडर स्टोनचे

ऑपरेशन ₹ 2,500/-

डोव्याचे ऑपरेशन (काचबिंदू/पडदा) ₹ 3,000/-

मणक्याचे ऑपरेशन ₹ 7,000/-

मेजर सर्जरी:

(अॅबडॉमिनल, पेंक्रियाज, गॉलब्लॅंडर,

युटेरस, दोन्ही आतडी, प्लीहा, ओव्हरीज,

फुफ्फुस, यकृत, anastomosis चे

ऑपरेशन) ₹ 10,000/-

सांधे रोपण (joint replacement) ₹ 10,000/-

हार्टच्या व्हॉल्व्हचे ऑपरेशन ₹ 10,000/-

लिंक्डर ट्रान्सप्लांट ₹ 15,000/-

अस्थिभंग व प्लास्टर

(Fracture of bone requiring

only plaster) ₹ 1,000/-

मिश्रित अस्थिभंग शस्त्रक्रिया

(Compound fracture of bones

requiring surgery) ₹ 3,000/-

रक्तशुद्धिकरण (Dialysis only once) ₹ 5,000/-

क) बँकेच्या सर्व महिला सभासदांसाठी तसेच ज्येष्ठ पुरुष सभासदांसाठी (वय वर्ष 60 वरील) विनामूल्य वैद्यकीय तपासणी करण्याची सुविधा बँकेने उपलब्ध करून दिलेली आहे.

ड) उपरोक्त निकषांपैकी काही वैद्यकीय कारणे पुन्हा पुन्हा होण्याची शक्यता असते, (recurring type) तरी उपरोक्त सर्व निकषांसाठी एक सभासद एकदाच अर्ज करू शकतो.



सभासद कल्याण निधी

३) विद्यार्थी प्राविण्य पुरस्कार:

चालू शैक्षणिक वर्षात परीक्षा दिलेली असणे आवश्यक आहे.

मार्च अखेर स्वतः किंवा आई किंवा वडील बँकेचे सभासद असणे आवश्यक आहे.

इयत्ता १२ वी

● शास्त्र -

९०% च्या पुढे	₹ १,५००/-
७५% ते ९०%	₹ ५००/-

● शास्त्र (SC, ST, NT, VJ, SBC) -

८५% च्या पुढे	₹ १,०००/-
८०% च्या पुढे ते ८५%	₹ ७५०/-
७०% ते ८०%	₹ ५००/-

● कला व वाणिज्य -

८०% च्या पुढे	₹ ७५०/-
७०% ते ८०%	₹ ५००/-

इयत्ता १० वी

९०% च्या पुढे	₹ ७५०/-
७५% ते ९०%	₹ ५००/-

(SC, ST, NT, VJ, SBC)

८५% च्या पुढे	₹ ७५०/-
७०% ते ८५%	₹ ५००/-

इयत्ता १० वी नंतरची प्रज्ञा शोध

परीक्षा / ऑलिम्पियाड शिष्यवृत्ती	₹ १,०००/-
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इयत्ता ५ वी शिष्यवृत्ती	₹ ५००/-
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इयत्ता ८ वी शिष्यवृत्ती	₹ ७५०/-
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बँकेच्या पात्र सभासदांना वरील योजनांचा लाभ घेता येईल. तसेच या योजनांचा फायदा मिळण्यासाठी सभासदांनी सतर्क राहून आपल्या माहितीत असलेल्या बँकेच्या सभासदांचे संबंधात वरील घटना घडल्यास त्याची माहिती बँकेच्या मुख्य कार्यालयात प्रत्यक्ष भेटून, लेखी वा पत्राद्वारे द्यावी, जेणेकरून जास्तीतजास्त सभासदांना या योजनेचा लाभ होऊ शकेल.

पात्र सभासद होण्यासाठी खालील अटी आहेत.

- अ) अगोदरच्या सलग तीन वर्षातील किमान एका वार्षिक सर्वसाधारण सभेस उपस्थित रहाणे.
 - ब) किमान भागभांडवल ₹ १,०००/-
 - क) किमान ठेवी ₹ ५००/- किंवा ₹ १,००,०००/- रकमेची कर्जसुविधा. (दि. ३१ मार्च रोजी आवश्यक)
- सर्व सभासदांनी भारतीय रिझर्व्ह बँकेच्या KYC मार्गदर्शक तत्वांची वेळोवेळी पूर्तता करणे आवश्यक आहे. फक्त पात्र सभासदांना बँकेच्या निवडणूकीत मतदानाचा अधिकार आहे.
 - सर्व सभासदांनी बदललेल्या नियमांची नोंद घेऊन KYC ची पूर्तता करावी. ज्या सभासदांचे भागभांडवल वर नमूद केलेल्या मर्यादेपेक्षा कमी आहे, त्यांनी ते लवकरात लवकर वाढवून घ्यावे.



सभासद कल्याण निधी

1 एप्रिल 2024 ते 31 मार्च 2025 या कालावधीचा जमा खर्च

जमा	(₹)	(₹)	खर्च	(₹)	(₹)
<u>आरंभीची शिल्लक</u>			सभासदांच्या मृत्यूनंतर वारसांना दिलेली मदत	50,000.00	
बचत खाते		29,571.37	सभासदांना दिलेली वैद्यकीय मदत	8,33,980.00	
सन 2023-24 साठी बँकेकडून प्राप्त निधी		15,00,000.00	विद्यार्थी प्राविण्य पुरस्कार	76,750.00	9,60,730.00
<u>व्याज जमा</u>			<u>अखेरची शिल्लक</u>		
बचत खाते	12,720.00	12,720.00	बचत खाते	5,81,561.37	5,81,561.37
एकूण		15,42,291.37	एकूण		15,42,291.37

दि कल्याण जनता सहकारी बँक लि.

सी.ए. सचिन आंबेकर
(अध्यक्ष)डॉ. रत्नाकर फाटक
(उपाध्यक्ष)अनंत कुलकर्णी
(व्यवस्थापकीय संचालक व
मुख्य कार्यकारी अधिकारी)

दि. 11 मे 2025



Independent Auditors' Report

To,

The Members,

The Kalyan Janata Sahakari Bank Ltd.,
(Multi-State Scheduled Bank), Kalyan

Mukund M. Chitale & Co.

Chartered Accountants

2nd Floor, Kapur House, Paranjape B Scheme
Road No 1, Vile Parle East, Mumbai 400057,
Maharashtra, India.

Report on Audit of Financial Statements

Opinion

We have audited the accompanying Financial Statements of The Kalyan Janata Sahakari Bank Ltd. ("the Bank") as at March 31, 2025, which comprise the Balance Sheet as at March 31, 2025, the Profit and Loss Account and the Cash Flow Statement for the year then ended, and a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Financial Statements together with the notes thereon give the information required by the Banking Regulation Act, 1949, the Multi State Cooperative Societies Act, 2002 and the Rules made thereunder, the guidelines issued by the Reserve Bank of India ("RBI") and the Central Registrar of Cooperative Societies, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

- I) In case of the Balance Sheet, of the state of affairs of the Bank as at March 31, 2025;
- II) In case of the Profit & Loss Account, of the profit for the year ended on that date and
- III) In case of cash flow statement, of the cash flows for the year ended on that date.

Basis of Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by The Institute of Chartered Accountants of India (ICAI).

Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the ICAI together with ethical requirements that are relevant to our audit of the financial statements under the provisions of the Banking Regulations Act, 1949 and the rules made thereunder and under the provisions of the Multi State Cooperative Societies Act, 2002 and the rules made thereunder and we have fulfilled our other ethical responsibilities in accordance with these requirements and the code of ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Information Other than the Financial Statements and Auditor's Report Thereon

The Bank's management and Board of Directors is responsible for the preparation of other information. The other information comprises the information included in the Board of Directors Report including other explanatory information but does not include Financial Statements and our auditor's report thereon. The report of the Board of Directors is expected to be made available to us after the date of this auditor's report.



Our opinion on the Financial Statements does not cover the other information & we do not express any form of assurance conclusion thereon.

In connection with our audit of the Financial Statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the Financial Statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

When we read the Report of Board of Directors including other explanatory information, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Responsibilities of Management & Those Charged with Governance for the Financial Statements

The Bank's Board of Directors is responsible for the preparation of these Financial Statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with accounting principles generally accepted in India, including the Accounting Standards issued by ICAI, provisions of The Banking Regulation Act, 1949 and the Rules made thereunder, provisions of The Multi State Cooperative Societies Act, 2002 and the Rules made thereunder and circulars and guidelines issued by RBI and the Central Registrar of Cooperative Societies from time to time. This responsibility also includes maintenance of adequate records in accordance with the provisions of the Acts for safeguarding of assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgements and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Financial Statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Financial Statements, management and Board of Directors is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

The Boards of Directors are responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objective is to obtain reasonable assurance about whether the Financial Statements as a whole are free from material misstatement whether due to fraud or error and to issue auditor's report that includes our opinion. Reasonable assurance is high level of assurance, but it is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Financial Statements.

As part of an audit in accordance with SAs, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.



- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Financial Statements, including the disclosures, and whether the Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence and where applicable, related safeguards.

Other Matter

The Financial Statements of the Bank for the previous year ended March 31, 2024, were audited by the M/s. Prakash G. Pathak & Co., Chartered Accountants (FRN 126975W), who expressed an unmodified opinion in their audit report dated June 11, 2024. We have relied on this report for the purpose of our audit of the current year's Financial Statements.

Report on Other Legal and Regulatory Requirements

1. The Balance Sheet and the Profit and Loss Account have been drawn up in Forms A and B respectively of the Third Schedule to the Banking Regulation Act, 1949, and the Multi State Co-operative Societies Act, 2002, the Multi State Co-operative Societies Rules, 2002.
2. As required by Section 73(4) of the Multi State Co-operative Societies Act, 2002, and section 30(3) of the Banking Regulation Act, 1949 (as amended), we report that:
 - a) We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory.
 - b) In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches or offices.
 - c) No separate audit of the branches has been conducted under the Multi State Co-operative Societies Act, 2002 and therefore no other auditor's report has been received by us.
 - d) The transactions of the Bank which have come to our notice have been within the powers of the Bank.



- e) The Balance Sheet, the Profit and Loss Account and the Cash Flow Statement dealt with by this report, are in agreement with the books of account and the returns.
- f) The profit and loss account shows a true balance of profit for the period covered by such account.
3. As required by Rule 27(2) of the Multi-state Co operative Societies Rules, 2002, we report that:
- a) In our opinion and according to information and explanations given to us, there has been no material impropriety or irregularity in the expenditure or in the realisation of money due to the Bank;
- b) In our opinion and according to information and explanations given to us, the guidelines issued by the Reserve Bank, to the extent applicable to the Bank, have generally been adhered to.
4. As required by Rule 27(3) of the Multi State Co-operative Societies Rules, 2002, we report on the matters specified in clauses (a) to (f) of the said Rule to the extent applicable to the Bank as under.
- a) During the course of our audit, we have generally not come across transactions which appear to be contrary to the provisions of the Act, the Rules or the Byelaws of the Bank.
- b) During the course of our audit, we have not come across material and significant transactions which appear to be contrary to the guidelines issued by the Reserve Bank of India ("RBI"). The guidelines of National Bank for Agriculture and Rural Development ("NABARD") are not applicable to the Bank since the Bank has neither accepted deposits nor received subsidy from NABARD.
- c) Based on our examination of the books of account and other records and as per the information and explanations given to us, the money belonging to the

Bank which appears to be bad or doubtful of recovery are as follows:

	₹ In Lakh
Category	Principal Outstanding as at 31st March 2025
Doubtful Advances	10,742.42
Loss Assets	115.62
Non Performing Investment	NIL
Other Asset	NIL

- d) The Bank has not given loans to the members of the Board of Directors.
- e) During the course of audit, we have not generally come across any violation of guidelines, conditions etc. issued by the RBI. Since the Bank has neither accepted deposits nor received subsidy from the National Bank for Agriculture and Rural Development ("NABARD"), our comments regarding violations of guidelines issued by the NABARD are not called for.
- f) To the best of our knowledge, no other matters have been specified by the Central Registrar of Co-operatives Societies, which requires reporting under this rule.

MUKUND M. CHITALE & CO.
CHARTERED ACCOUNTANTS
(Firm Reg. No. 106655W)

CA ABHAY V. KAMAT
MEMBERSHIP NO. 039585
PLACE: KALYAN DATE: June 25, 2025
UDIN NO. 25039585BMIWCM3499



BALANCE SHEET AS ON MARCH 31, 2025 | 31 मार्च 2025 का ताळेबंद

CAPITAL & LIABILITIES / भांडवल व देणी	Amount	2024-25 (₹)	2023-24 (₹)
AUTHORISED SHARE CAPITAL (8,00,00,000 shares of ₹ 25/- each)			
(Previous year 8,00,00,000 shares of ₹ 25/- each)			
अधिकृत भागभांडवल (8,00,00,000 भाग ₹ 25/- प्रमाणे)		2,00,00,00,000.00	2,00,00,00,000.00
(मागील वर्षी 8,00,00,000 भाग ₹ 25/- प्रमाणे)			
SUBSCRIBED & PAID UP CAPITAL / वसूल झालेले भागभांडवल		1,14,89,25,475.00	1,15,70,57,575.00
a) Individual & Others - 4,59,57,019 shares of ₹ 25/- each			
अ) वैयक्तिक व इतर - 4,59,57,019 भाग ₹ 25/- प्रमाणे	1,14,89,25,475.00		1,15,70,57,575.00
b) Societies - 0 shares of ₹ 25/- each			
ब) संस्था - 0 भाग ₹ 25/- प्रमाणे	0.00		0.00
(Previous year 4,62,82,303 shares of ₹ 25/- each)			
(मागील वर्षी 4,62,82,303 भाग ₹ 25/- प्रमाणे)			
KALYAN PERPETUAL NON-CUMULATIVE PREFERENCE SHARES			
कल्याण परपेच्युअल नॉन-क्युमुलेटिव प्रिफरन्स शेअर्स (पीएनसीपीएस)	20,38,000.00	20,38,000.00	8,57,000.00
APPLICATION MONEY / भाग अर्ज मागणी रक्कम		0.00	0.00
RESERVE FUND & OTHER FUNDS / राखीव व इतर निधी			
STATUTORY RESERVE FUND / राखीव निधी	77,47,06,893.00		74,85,03,403.00
BUILDING FUND / इमारत निधी	8,21,00,000.00		8,21,00,000.00
SHARE HOLDERS WELFARE FUND / सभासद कल्याण निधी	20,81,561.00		15,29,571.00
INVESTMENT FLUCTUATION RESERVE / गुंतवणूक वधघट निधी	6,08,45,000.00		6,08,45,000.00
MAHOTSAV FUND / महोत्सव निधी	42,52,257.00		42,52,257.00
REVALUATION RESERVE / पुनर्मुल्यांकन निधी	57,92,79,831.00		59,41,33,158.00
CHARITY FUND / धर्मादाय निधी	23,97,500.00		13,97,500.00
PROVISION FOR STANDARD ASSETS / उत्पादित कर्ज प्रावधान	7,80,00,000.00		7,80,00,000.00
BAD & DOUBTFUL DEBTS RESERVE / संशयित व बुडीत कर्ज तरतूद	66,60,22,136.00		67,81,34,819.00
GENERAL FREE RESERVE FUND / सर्वसाधारण मुक्त निधी	14,70,61,738.00		12,21,08,411.00
INVESTMENT DEPRECIATION RESERVE / गुंतवणूकीवरील घसारा तरतूद	53,82,250.00		67,32,250.00
INVESTMENT DEPRECIATION RESERVE SR / गुंतवणूकीवरील घसारा तरतूद एसआर	46,05,00,000.00		38,71,00,000.00
PROVISION FOR RESTRUCTURED ASSETS / पूर्णरचित कर्जवरील तरतूद	51,00,000.00		2,00,00,000.00
		2,86,77,29,166.00	2,78,48,36,369.00
CARRIED FORWARD / पुढील पानावर		4,01,86,92,641.00	3,94,27,50,944.00



BALANCE SHEET AS ON MARCH 31, 2025 | 31 मार्च 2025 चा ताळेबंद

PROPERTIES & ASSETS / ज़िंदगी व येणी	Amount	2024-25 (₹)	2023-24 (₹)
CASH IN HAND/ रोख शिल्लक		19,46,63,725.00	19,92,69,471.00
BALANCE WITH BANKS / बँकांतील शिल्लक			
CURRENT DEPOSITS / चालू खाते	1,53,71,12,175.00		1,90,91,80,905.00
FIXED DEPOSITS / मुदत ठेवी	2,83,86,35,500.00		1,76,03,35,500.00
		4,37,57,47,675.00	3,66,95,16,405.00
MONEY AT CALL & SHORT NOTICE / अल्प सूचना व अल्प मुदत ठेवी			
TREPS LENDING / ट्रेप्स लेंडिंग	54,88,12,407.00		59,91,19,868.00
STANDING DEPOSIT FACILITY - SDF / एसडीएफ	1,08,00,00,000.00		2,18,00,00,000.00
		1,62,88,12,407.00	2,77,91,19,868.00
INVESTMENTS / गुंतवणूक		8,32,36,51,340.00	8,78,55,21,766.00
A) GOVERNMENT SECURITIES / सरकारी कर्जरोखे		7,67,59,83,135.00	8,12,23,35,011.00
FACE VALUE / दर्शनी मूल्य - ₹ 7,70,34,20,000.00			
P.Y. FACE VALUE / मागील वर्षी दर्शनी मूल्य - ₹ 8,15,24,20,000.00			
MARKET VALUE / बाजारमूल्य - ₹ 7,59,79,99,856.00			
P.Y. MARKET VALUE / मागील वर्षी बाजारमूल्य - ₹ 7,81,84,28,247.00			
B) OTHER APPROVED SECURITIES / इतर मान्यताप्राप्त रोखे		0.00	0.00
C) INVESTMENTS IN SHARES / समभाग			
MAHARASHTRA STATE CO-OP BANK LTD / महाराष्ट्र राज्य सह. बँक लि.	2,01,000.00		2,01,000.00
THANE DISTRICT CENTRAL CO-OP BANK LTD / ठाणे जिल्हा मध्यवर्ती सहकारी बँक लि.	1,000.00		1,000.00
NUCFDC SECURITIES SHARES / एनयुसीएफडीसी सिक्कुरिटीज शेअर्स	3,54,00,000.00		3,54,00,000.00
		3,56,02,000.00	3,56,02,000.00
D) BONDS OF PSU & FI / सार्वजनिक क्षेत्रातील कर्जरोखे		5,00,00,000.00	5,00,00,000.00
FACE VALUE / दर्शनी मूल्य - ₹ 5,00,00,000.00			
P.Y. FACE VALUE / मागील वर्षी दर्शनी मूल्य - ₹ 5,00,00,000.00			
MARKET VALUE / बाजारमूल्य - ₹ 4,46,71,500.00			
P.Y. MARKET VALUE / मागील वर्षी बाजारमूल्य - ₹ 4,32,67,950.00			
CARRIED FORWARD / पुढील पानावर		14,52,28,75,147.00	15,43,34,27,510.00



BALANCE SHEET AS ON MARCH 31, 2025 | 31 मार्च 2025 का ताळेबंद

CAPITAL & LIABILITIES / भांडवल व देणी	Amount	2024-25 (₹)	2023-24 (₹)
BROUGHT FORWARD / मागील पानावरून		4,01,86,92,641.00	3,94,27,50,944.00
DEPOSITS AND OTHER ACCOUNTS / ठेवी व अन्य खाती			
MONTHLY INTEREST DEPOSIT/ मासिक व्याज ठेवी		1,52,60,18,394.00	1,65,55,62,364.00
QUARTERLY INTEREST DEPOSITS/ त्रैमासिक व्याज ठेवी		2,57,10,49,369.00	3,18,07,06,571.00
SHORT TERM DEPOSIT / अल्प मुदत ठेवी		75,99,91,587.00	1,33,70,63,248.00
REINVESTMENT DEPOSIT / पुनर्गुंतवणूक ठेवी		14,15,87,30,031.00	14,67,93,25,711.00
TAX SAVING SCHEME / कर बचत योजना		14,91,66,664.00	18,38,87,042.00
RECURRING DEPOSITS / आवर्त ठेवी		43,97,88,074.00	43,47,22,092.00
MANGALMURTI DEPOSIT SCHEME / मंगलमूर्ती ठेव योजना		55,02,37,569.00	71,49,81,976.00
TOTAL TERM DEPOSIT / एकूण मुदत ठेवी	-	20,15,49,81,688.00	22,18,62,49,004.00
TOTAL TERM DEPOSIT OF WHICH / एकूण मुदत ठेवीपैकी			
INDIVIDUALS / वैयक्तिक	18,86,59,63,977.00		20,28,06,03,831.00
CENTRAL CO-OP BANKS / मध्यवर्ती सहकारी बँका	0.00		0.00
OTHER CO-OP SOCIETIES / इतर सहकारी सोसायटी	1,28,90,17,711.00		1,90,56,45,173.00
TOTAL TERM DEPOSIT / एकूण मुदत ठेवी		20,15,49,81,688.00	22,18,62,49,004.00
SAVINGS DEPOSITS / बचत ठेवी			
INDIVIDUALS / वैयक्तिक	9,08,20,59,586.00		8,76,48,13,950.00
CENTRAL CO-OP BANKS / मध्यवर्ती सहकारी बँका	0.00		0.00
OTHER CO-OP SOCIETIES / इतर सहकारी सोसायटी	58,42,33,713.00		55,84,20,314.00
TOTAL SAVINGS DEPOSITS / एकूण बचत ठेवी		9,66,62,93,299.00	9,32,32,34,264.00
CURRENT DEPOSITS / चालू ठेवी			
INDIVIDUALS / वैयक्तिक	1,62,17,24,900.00		1,76,51,06,120.00
CENTRAL CO-OP BANKS / मध्यवर्ती सहकारी बँका	0.00		0.00
OTHER CO-OP SOCIETIES / इतर सहकारी सोसायटी	5,53,97,965.00		3,67,29,410.00
TOTAL CURRENT DEPOSITS / एकूण चालू ठेवी		1,67,71,22,865.00	1,80,18,35,530.00
MATURED DEPOSITS / मुदत संपलेल्या ठेवी		57,14,79,796.00	23,85,42,069.00
TOTAL DEPOSITS / एकूण ठेवी		32,06,98,77,648.00	33,54,98,60,867.00
CARRIED FORWARD / पुढील पानावर		36,08,85,70,289.00	37,49,26,11,811.00



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PROPERTIES & ASSETS / ज़िंदगी व येणी	Amount	2024-25 (₹)	2023-24 (₹)
BROUGHT FORWARD / मागील पानावरून		14,52,28,75,147.00	15,43,34,27,510.00
E) OTHERS / इतर गुंतवणूक		56,20,66,205.00	57,75,84,755.00
FACE VALUE / दर्शनी मूल्य - ₹ 57,70,38,100.00			
P.Y. FACE VALUE / मागील वर्षी दर्शनी मूल्य - ₹ 76,86,42,000.00			
MARKET VALUE / बाजारमूल्य - ₹ 51,74,55,433.00			
P.Y. MARKET VALUE / मागील वर्षी बाजारमूल्य - ₹ 51,65,91,172.00			
LOANS & ADVANCES / कर्जे		20,50,08,31,729.00	20,73,18,25,520.00
A) SHORT TERM LOANS / अल्प मुदत कर्जे		6,23,67,40,620.00	6,31,77,59,959.00
SECURED LOAN / तारण कर्जे	6,11,25,98,529.00		6,20,20,90,918.00
UNSECURED LOAN / विनातारण कर्जे	12,41,42,091.00		11,56,69,041.00
OF WHICH, INDIVIDUAL ₹ 58,70,28,399.00 & OVERDUES ₹ 17,86,17,729.00			
पैकी, वैयक्तिक ₹ 58,70,28,399.00 आणि थकीत रक्कम ₹ 17,86,17,729.00			
B) MEDIUM TERM LOANS / मध्यम मुदत कर्जे		1,56,03,95,215.00	1,74,48,02,682.00
SECURED LOAN / तारण कर्जे	1,14,53,20,110.00		1,29,89,77,079.00
UNSECURED LOAN / विनातारण कर्जे	41,50,75,105.00		44,58,25,603.00
OF WHICH, INDIVIDUAL ₹ 74,72,57,470.00 & OVERDUES ₹ 8,83,72,476.00			
पैकी, वैयक्तिक ₹ 74,72,57,470.00 आणि थकीत रक्कम ₹ 8,83,72,476.00			
C) LONG TERM LOANS / दीर्घ मुदत कर्जे		12,70,36,95,894.00	12,66,92,62,879.00
SECURED LOAN / तारण कर्जे	11,11,14,00,247.00		10,99,15,02,391.00
UNSECURED LOAN / विनातारण कर्जे	1,59,22,95,647.00		1,67,77,60,488.00
OF WHICH, INDIVIDUAL ₹ 6,78,45,85,023.00 & OVERDUES ₹ 19,86,68,588.00			
पैकी, वैयक्तिक ₹ 6,78,45,85,023.00 आणि थकीत रक्कम ₹ 19,86,68,588.00			
OF THE TOTAL ADVANCES CONSIDERED AS BAD & DOUBTFUL ₹ 1,30,58,48,126.00			
एकूण कर्जापैकी अनुत्पादित कर्जे ₹ 1,30,58,48,126.00			
PREVIOUS YEAR ₹ 1,43,33,99,145.00 / मागील वर्षी ₹ 1,43,33,99,145.00			
TOTAL AMOUNT OVERDUE / एकूण थकबाकी ₹ 46,56,58,794.00			
P.Y. OVERDUE AMOUNT / मागील वर्षी थकबाकी - ₹ 69,84,94,766.00			
CARRIED FORWARD / पुढील पानावर		35,02,37,06,876.00	36,16,52,53,030.00



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CAPITAL & LIABILITIES / भांडवल व देणी	Amount	2024-25 (₹)	2023-24 (₹)
BROUGHT FORWARD / मागील पानावरून		36,08,85,70,289.00	37,49,26,11,811.00
BORROWING / कर्जे			
KALYAN LONG TERM (SUBORDINATED) DEPOSITS 1 / कल्याण दिर्घकालीन दुय्यम मुदत ठेव 1	68,80,500.00		1,00,35,500.00
KALYAN LONG TERM (SUBORDINATED) DEPOSITS 2 / कल्याण दिर्घकालीन दुय्यम मुदत ठेव 2	12,51,48,954.00		16,36,73,429.00
KALYAN LONG TERM BONDS 3 / कल्याण दिर्घकालीन दुय्यम मुदत ठेव 3	2,90,08,132.00		2,90,08,132.00
KALYAN LONG TERM BONDS 4 / कल्याण दिर्घकालीन दुय्यम मुदत ठेव 4	16,12,55,000.00		0.00
TOTAL BORROWING / एकूण कर्जे		32,22,92,586.00	20,27,17,061.00
BRANCH ADJUSTMENT / शाखा जुळवणी		0.00	0.00
OVERDUE INTEREST RESERVE / थकीत व्याज तरतूद		51,41,35,398.00	70,70,99,541.00
INTEREST PAYABLE / व्याज देणे			
i) DEPOSITS / ठेवी	1,81,20,674.00		2,00,74,177.00
ii) BORROWING / कर्जे	0.00		0.00
TOTAL INTEREST PAYABLE / एकूण व्याज देणे		1,81,20,674.00	2,00,74,177.00
DIVIDEND PAYABLE / लाभांश देणे		15,66,620.00	10,24,219.00
OTHER LIABILITIES / इतर देणी			
BILLS PAYABLE / बिलांपोटी देणी	3,17,68,190.00		2,75,90,457.00
MARGIN MONEY FOR LC & BG / पत पत्रे व बँक हमीपत्रे करिता मार्जिन रक्कम	7,93,000.00		7,93,000.00
OTHERS/ इतर	5,91,66,041.00		7,34,77,703.00
CO-OPERATIVE EDUCATION FUND / सहकार शिक्षण निधी	12,12,618.00		19,50,143.00
ELECTION FUND / निवडणूक निधी	10,00,000.00		10,00,000.00
NATIONAL CO-OP. EDUCATION FUND / राष्ट्रीय सहकार शिक्षण निधी	10,00,000.00		0.00
CARRIED FORWARD / पुढील पानावर		36,94,46,85,567.00	38,42,35,26,809.00



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PROPERTIES & ASSETS / ज़िंदगी व येणी	Amount	2024-25 (₹)	2023-24 (₹)
BROUGHT FORWARD / मागील पानावरून		35,02,37,06,876.00	36,16,52,53,030.00
BRANCH ADJUSTMENT / शाखा जुळवणी		0.00	0.00
INTEREST RECEIVABLE / व्याज येणे			
INTEREST RECEIVABLE ON INVESTMENT / गुंतवणुकीवरील व्याज येणे	23,32,53,870.00		19,05,45,047.00
INTEREST RECEIVABLE ON NPA / थकीत कर्जावरील व्याज येणे	51,41,35,398.00		70,70,99,541.00
		74,73,89,268.00	89,76,44,588.00
LAND & BUILDING / स्थावर मालमत्ता			
COST AS ON 01.04.2024 / 01.04.2024 रोजीची किंमत	84,89,34,366.00		73,18,56,649.00
ADD / अधिक : ADDITIONS DURING THE YEAR / वर्षभरातील नवीन खरेदी	0.00		11,70,77,717.00
LESS / वजा : DELETION DURING THE YEAR / वर्षभरातील विक्री / वर्गवारी	0.00		0.00
		84,89,34,366.00	84,89,34,366.00
LESS / वजा : DEPRECIATION / घसारा			
ACCUMULATED DEPRECIATION / संचित घसारा	16,33,08,544.00		14,73,94,366.00
CURRENT YEAR DEPRECIATION / चालू वर्षाचा घसारा	22,74,816.00		1,45,99,058.00
ADD / अधिक : DEPRECIATION ON REVALUED ASSET / पुनर्मूल्यांकन मालमतेवरील घसारा	1,48,53,327.00		13,15,120.00
TOTAL DEPRECIATION / एकूण घसारा		18,04,36,687.00	16,33,08,544.00
CLOSING BALANCE / वर्ष अखेरची शिल्लक		66,84,97,679.00	68,56,25,822.00
OFFICE RENOVATION / कार्यालयाचे नूतनीकरण			
COST AS ON 01.04.2024 / 01.04.2024 रोजीची किंमत	1,16,70,168.00		1,12,60,970.00
ADD / अधिक : ADDITIONS DURING THE YEAR / वर्षभरातील नवीन खरेदी	0.00		4,09,198.00
LESS / वजा : DELETION DURING THE YEAR / वर्षभरातील विक्री / वर्गवारी	0.00		0.00
		1,16,70,168.00	1,16,70,168.00
LESS / वजा : DEPRECIATION / घसारा			
ACCUMULATED DEPRECIATION / संचित घसारा	95,66,651.00		91,48,545.00
CURRENT YEAR DEPRECIATION / चालू वर्षाचा घसारा	4,26,924.00		4,18,106.00
LESS / वजा : DEPRECIATION ON SALE OF ASSET / वर्षभरातील विक्रीवरील घसारा	0.00		0.00
TOTAL DEPRECIATION / एकूण घसारा		99,93,575.00	95,66,651.00
CLOSING BALANCE / वर्ष अखेरची शिल्लक		16,76,593.00	21,03,517.00
CARRIED FORWARD / पुढील पानावर		36,44,12,70,416.00	37,75,06,26,957.00



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CAPITAL & LIABILITIES / भांडवल व देणी	Amount	2024-25 (₹)	2023-24 (₹)
BROUGHT FORWARD / मागील पानावरून		36,94,46,85,567.00	38,42,35,26,809.00
PROVISIONS FOR EXPENSES / खर्चासाठी तरतुदी			
FOR STATUTORY DUES / वैधानिक देण्यांसाठी	3,32,58,381.00		3,95,42,267.00
FOR OTHER EXPENSES (GENERAL) / इतर खर्चासाठी	2,10,50,726.00		1,88,79,767.00
		14,92,48,956.00	16,32,33,337.00
FROM PROFIT & LOSS APPROPRIATION A/C / नफा तोटा वाटणी पत्रकातील शिल्लक		6,48,08,319.00	3,97,59,050.00
GRAND TOTAL / एकूण		37,15,87,42,842.00	38,62,65,19,196.00

CONTINGENT LIABILITIES / संभाव्य देणी	Amount	2024-25 (₹)	2023-24 (₹)
BANK GUARANTEE ISSUED / बँक हमीपत्रे	36,47,50,702.00		35,47,05,880.00
LC ISSUED / पतपत्रे	0.00		4,37,48,640.00
OTHERS (AMOUNTS TRANSFER TO DEAF) / इतर (डि. डी. ए. एफ. खाती जमा केलेली रक्कम)	12,61,11,729.00		11,28,57,375.00
TOTAL / एकूण		49,08,62,431.00	51,13,11,895.00

FOR THE KALYAN JANATA SAHAKARI BANK LTD

Y. S. PANGARKAR
CHAIRMANM. L. PATIL
VICE CHAIRMANADV. S. W. PATWARDHAN
DIRECTOR

BOARD OF DIRECTORS

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BALANCE SHEET AS ON MARCH 31, 2025 | 31 मार्च 2025 चा ताळेबंद

PROPERTIES & ASSETS / ज़िंदगी व येणी	Amount	2024-25 (₹)	2023-24 (₹)
BROUGHT FORWARD / मागील पानावरून		36,44,12,70,416.00	37,75,06,26,957.00
VEHICLE / वाहन			
COST AS ON 01.04.2024 / 01.04.2024 रोजीची किंमत	53,92,628.00		53,92,628.00
ADD / अधिक : ADDITIONS DURING THE YEAR / वर्षभरातील नवीन खरेदी	0.00		0.00
LESS / वजा : DELETION DURING THE YEAR / वर्षभरातील विक्री / वर्गवारी	0.00		0.00
		53,92,628.00	53,92,628.00
LESS / वजा : DEPRECIATION / घसारा			
ACCUMULATED DEPRECIATION / संचित घसारा	45,68,078.00		42,93,149.00
CURRENT YEAR DEPRECIATION / चालू वर्षीचा घसारा	2,06,140.00		2,74,929.00
LESS / वजा : DELETION DURING THE YEAR / वर्षभरातील विक्री / वर्गवारी वरील घसारा	0.00		0.00
TOTAL DEPRECIATION / एकूण घसारा		47,74,218.00	45,68,078.00
CLOSING BALANCE / वर्ष अखेरची शिल्लक		6,18,410.00	8,24,550.00
FURNITURE & DEAD STOCK / फर्निचर व डेड स्टॉक			
COST AS ON 01.04.2024 / 01.04.2024 रोजीची किंमत	67,34,96,690.00		58,61,12,109.00
ADD / अधिक : ADDITIONS DURING THE YEAR / वर्षभरातील नवीन खरेदी	43,92,576.00		9,18,34,963.00
LESS / वजा : DELETION DURING THE YEAR / वर्षभरातील विक्री / वर्गवारी	6,49,662.00		44,50,382.00
		67,72,39,604.00	67,34,96,690.00
LESS / वजा : DEPRECIATION / घसारा			
ACCUMULATED DEPRECIATION / वजा संचित घसारा	49,60,97,318.00		44,79,51,364.00
ADD / अधिक : CURRENT YEAR DEPRECIATION / चालू वर्षीचा घसारा	5,69,22,085.00		5,17,28,364.00
LESS / वजा : DELETION DURING THE YEAR / वर्षभरातील विक्री / वर्गवारी वरील घसारा	0.00		35,82,410.00
TOTAL DEPRECIATION / एकूण घसारा		55,30,19,403.00	49,60,97,318.00
CLOSING BALANCE / वर्ष अखेरची शिल्लक		12,42,20,201.00	17,73,99,372.00
OTHER ASSETS / इतर ज़िंदगी		33,01,29,768.00	43,51,64,270.00
DEPOSITS / अनामत रक्कम	5,05,25,367.00		4,93,49,943.00
INCOME TAX RECEIVABLE (NET) / निव्वळ आयकर परतावा	3,46,85,108.00		7,09,31,031.00
OTHERS / इतर	5,57,44,783.00		12,18,08,786.00
DEFERRED TAX ASSET / डी टी ए	18,91,74,510.00		19,30,74,510.00
NON BANKING ASSET / नॉन बँकिंग असेट		26,25,04,047.00	26,25,04,047.00
GRAND TOTAL / एकूण		37,15,87,42,842.00	38,62,65,19,196.00

AS PER OUR REPORT OF EVEN DATE.

FOR MUKUND M. CHITALE & CO.
 CHARTERED ACCOUNTANTS
 (Firm Reg. No. 106655W)

CA ABHAY V. KAMAT (PARTNER)
 MEMBERSHIP NO. 039585
 PLACE: KALYAN DATE: June 25, 2025

ANANT N. KULKARNI
 MANAGING DIRECTOR & CHIEF EXECUTIVE OFFICER



PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2025
31 मार्च 2025 अखेर संपलेल्या वर्षाचे नफा तोटा पत्रक

EXPENDITURE / खर्च	2024-25 (₹)	2023-24 (₹)
INTEREST ON DEPOSITS / ठेवीवरील व्याज	1,64,51,01,988.00	1,62,52,09,080.00
INTEREST ON OD, BORROWING & REFINANCE / कर्जावरील व्याज	1,63,51,924.00	1,61,78,376.00
SALARIES, ALLOWANCES & P. FUND / वेतन, इतर भत्ते व भविष्य निर्वाह निधी	56,45,79,727.00	53,33,62,739.00
DIRECTORS SITTING FEES / संचालक भत्ते	9,26,100.00	9,42,900.00
RENT, ELECTRICITY & TAXES / कार्यालय भाडे, कर व वीज	13,86,27,036.00	13,87,77,769.00
LEGAL CHARGES / कायदा तज्ज्ञांचे शुल्क	10,92,712.00	24,40,682.00
INSURANCE / विमा	4,26,61,791.00	4,30,76,280.00
POSTAGE & TELEPHONE EXPENSES / टपाल व दूरध्वनी	88,20,229.00	90,05,132.00
AUDIT FEES / लेखापरीक्षण फी	84,99,551.00	86,66,705.00
DEPRECIATION & AMORTISATION / घसारा व अमॉरटायझेशन	7,46,83,292.00	6,83,35,577.00
REPAIRS & MAINTENANCE / दुरुस्ती व देखभाल	9,08,46,243.00	9,07,01,201.00
STATIONERY & PRINTING / स्टेशनरी व छपाई	1,15,79,255.00	96,33,927.00
ADVERTISEMENT EXPENSES / जाहिरात	21,46,517.00	20,00,639.00
OTHER EXPENSES / इतर खर्च	9,62,24,932.00	13,83,80,663.00
LOSS ON SALE OF ASSET / मालमत्ता व्यवहारातील तोटा	0.00	1,39,826.00
AMORTISATION ON INVESTMENT / गुंतवणूकीवरील अमॉरटायझेशन	47,09,024.00	47,25,393.00
BAD DEBTS WRITTEN OFF / बुडीत कर्ज निर्लेखन	14,11,12,683.00	0.00
PROVISION AND CONTINGENCIES / तरतुदी व संभाव्य देणी		
PROVISION FOR DEPRECIATION ON SRs / गुंतवणुकीवरील घसारा तरतूद एसआर	7,34,00,000.00	10,63,33,000.00
PROVISION FOR BAD & DOUBTFUL DEBTS / संशयित व बुडीत कर्ज निधी	12,90,00,000.00	3,44,08,419.00
DEFERRED TAX / डेफर्ड टॅक्स	39,00,000.00	0.00
PROVISION FOR INCOME TAX / आयकरसाठी तरतूद	4,13,90,035.00	5,70,00,000.00
PROFIT FOR THE YEAR CARRIED DOWN / निव्वळ नफा	10,09,86,380.00	15,97,51,482.00
TOTAL / एकूण	3,19,66,39,419.00	3,04,90,69,790.00

FOR THE KALYAN JANATA SAHAKARI BANK LTD

Y. S. PANGARKAR
CHAIRMAN

M. L. PATIL
VICE CHAIRMAN

ADV. S. W. PATWARDHAN
DIRECTOR

BOARD OF DIRECTORS

CA S. S. AMBEKAR, DR. R. N. PHATAK, MR. M. R. PATIL, MR. P. J. JOSHI, MR. H. S. DARGODE, MR. M. S. NAIK, DR.S. D. JADHAV, MR. P.P. DANDEKAR, MR. S. N. ANDHALE, MR. M. M. KELKAR, DR. V. S. DAPTARDAR, ADV. S. L. KULKARNI & CA K. M. GUJAR (CO-OPTED DIRECTOR)



PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2025
31 मार्च 2025 अखेर संपलेल्या वर्षाचे नफा तोटा पत्रक

INCOME / उत्पन्न	2024-25 (₹)	2023-24 (₹)
INTEREST ON LOANS & ADVANCES / कर्जावरील व्याज	2,01,88,92,395.00	2,02,58,26,182.00
INTEREST ON INVESTMENT / गुंतवणूकीवरील व्याज	81,79,55,365.00	77,88,81,158.00
COMMISSION & EXCHANGE / कमिशन व विनिमय	78,04,371.00	82,13,909.00
LOCKER RENT / लॉकर भाडे	1,14,92,579.00	1,15,15,231.00
OTHER RECEIPTS / इतर जमा	13,74,72,871.00	13,91,96,678.00
INCOME FROM INSURANCE BUSINESS / विमा व्यवसाय उत्पन्न	1,45,74,084.00	98,58,291.00
PROFIT ON SALE OF INVESTMENT / कर्जरोखे व्यवहारातील नफा	52,30,901.00	31,15,050.00
AMOUNTS RECOVERED IN DEBTS WRITTEN OFF / निलेखित कर्जखात्यांवर केलेली वसुली	2,52,90,822.00	5,53,53,072.00
DEFERRED TAX / डेफर्ड टॅक्स	0.00	21,73,758.00
PROFIT ON SALE OF ASSET / मालमत्तेच्या विक्रीवर नफा	5,63,348.00	0.00
INCOME TAX EARLIER SURPLUS PROVISION REVERSED / आयकरासाठीची मागील वर्षापर्यंतची अतिरिक्त तरतूद	0.00	11,77,461.00
STANDARD ASSET PROVISION NOT REQUIRED REVERSED / उत्पादित कर्जावरील अतिरिक्त तरतूद	0.00	64,00,000.00
RESTRUCTURED PROVISION REVERSED / पुनर्रचित कर्जावरील अतिरिक्त तरतूद	1,49,00,000.00	62,00,000.00
PROVISION FOR DEPRECIATION ON INVESTMENT REVERSED / गुंतवणुकीवरील घसान्याची अतिरिक्त तरतूद	13,50,000.00	11,59,000.00
BAD DEBTS PROVISION REVERSED / संशयित व बुडीत कर्ज निधी परतावा	14,11,12,683.00	0.00
TOTAL / एकूण	3,19,66,39,419.00	3,04,90,69,790.00

AS PER OUR REPORT OF EVEN DATE.

FOR MUKUND M. CHITALE & CO.
 CHARTERED ACCOUNTANTS
 (Firm Reg. No. 106655W)

CA ABHAY V. KAMAT (PARTNER)
 MEMBERSHIP NO. 039585
 PLACE: KALYAN DATE: June 25, 2025

ANANT N. KULKARNI
 MANAGING DIRECTOR & CHIEF EXECUTIVE OFFICER

31 मार्च 2025 अखेर संपलेल्या वर्षाचे नफा तोटा वाटणी खाते

PARTICULARS / तपशील	2024-25 (₹)	2023-24 (₹)
APPROPRIATIONS SUBJECT TO AGM APPROVAL / वार्षिक सर्वसाधारण सभेच्या मंजूरीच्या आधीन		
STATUTORY RESERVE FUND / वैधानिक राखीव निधी	2,53,00,000.00	4,97,27,469.00
GENERAL FREE RESERVE FUND / सर्वसाधारण मुक्त निधी	1,01,00,000.00	8,69,70,725.00
DIVIDEND PAID FOR 2023-24 / 2023-24 करिता दिलेला लाभांश	3,70,37,111.00	0.00
SHAREHOLDER WELFARE FUND / सभासद कल्याण निधी	15,00,000.00	15,00,000.00
NATIONAL CO-OPERATIVE EDUCATION FUND / राष्ट्रीय सहकार शिक्षण निधी	10,00,000.00	0.00
CHARITY FUND / धर्मादाय निधी	10,00,000.00	0.00
	7,59,37,111.00	13,81,98,194.00
NET PROFIT CARRIED TO BALANCE SHEET / ताळेबंदात वर्ग केलेला नफा	6,48,08,319.00	3,97,59,050.00
TOTAL / एकूण	14,07,45,430.00	17,79,57,244.00

FOR THE KALYAN JANATA SAHAKARI BANK LTD

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NOTES AND SIGNIFICANT ACCOUNTING POLICIES

FORMING PART OF BALANCE SHEET AS AT MARCH 31, 2025 & PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2025

I. Notes

1.1 Background

The Kalyan Janata Sahakari Bank Ltd. is a multi-state scheduled Urban Co-operative Bank incorporated in 1973, providing gamut of banking and financial services. The bank is governed by the Multi-State Co-operative Act, 2002 and the Banking Regulation Act, 1949.

Following are the Significant Accounting Policies i.e. the specific accounting principles and methods of applying these principles in the preparation and presentation of financial statements of the Bank as envisaged in the Accounting Standards issued by The Institute of Chartered Accountants of India (ICAI) and as relevant to banking sector.

1.2 Basis of Preparation

The accompanying financial statements have been prepared under the historical cost convention (as modified by the revaluation of immovable properties), based on fundamental accounting assumptions of going concern, consistency and the accrual system of accounting, unless otherwise stated. These financial statements conform, in all material respects, to the Generally Accepted Accounting Principles (GAAP) in India, which comprise applicable statutory provisions and regulatory norms/ guidelines prescribed by the Reserve Bank of India (RBI), the Banking Regulation Act, 1949 (to the extent applicable), the Multi-State Co-operative Societies Act, 2002, the Multi-State Co-operative Societies Rules, 2002, the Accounting Standards issued by the Institute of Chartered Accountants of India (ICAI), and other generally accepted accounting practices prevalent in the Indian banking industry. The accounting policies adopted during the current year are consistent with those followed in the previous year, except where otherwise specified.

1.3 Use of Estimates

The preparation of financial statements requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities (including contingent liabilities) as of the date of the financial statements, as well as the reported income and expenses for the reporting period. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. However, actual results may differ from these estimates. Any revision to accounting estimates is recognized prospectively in the current and future periods.

II. Significant Accounting Policies

1. Accounting Conventions

The financial statements are drawn up in accordance with the historical cost convention (as modified by revaluation of premises) and on going concern basis. They conform to the generally accepted accounting principles and practices prevailing in the Indian banking industry, except where otherwise stated.

2. Investments

- 2.1 Investments are classified into three categories viz. Held to Maturity, Available for Sale and Held for Trading as per RBI guidelines applicable to Urban Co-operative Banks on the following basis.
 - A) "Held to Maturity" (HTM) comprising investments acquired with the intention to hold them till maturity.
 - B) "Held for Trading" (HFT) comprising investments acquired with the intention to trade within 90 day of its acquisition.



- C) "Available for Sale" (AFS) comprising investments not covered by (a) & (b) above i.e. those which are acquired neither for trading purposes nor for being held till maturity.

For disclosure in Balance Sheet, investments are classified under five heads as per extant RBI guidelines:

- I) Government Securities
- II) Other Approved Securities
- III) Shares
- IV) Bonds of PSU
- V) Others

- 2.2 Investments classified as 'Held to Maturity (HTM)' are carried at acquisition cost unless it is more than the face value, in which case the premium is amortized over the residual period of the said investments on pro rata basis.

- 2.3 Investments under 'Held for Trading (HFT)' category are marked to market scrip-wise on the monthly basis as per guidelines issued by Reserve Bank of India. While net depreciation, if any, under each classification is provided for under the head Investment Depreciation Reserve (IDR) by debiting to Profit & Loss Account and net appreciation, if any, is ignored.

- 2.4 Investments under 'Available for Sale' category are marked to market scrip-wise on quarterly basis as per guidelines issued by Reserve Bank of India. While net depreciation, if any, under each classification is provided for under the head Investment Depreciation Reserve by debiting to Profit & Loss Account and net appreciation, if any, is ignored.

- 2.5 Investments are categorised as HTM, AFS or HFT at the time of its purchase and shifting amongst the categories is done in conformity with regulatory guidelines.

The transfer of scrips from one category to another, is accounted for at the acquisition cost / book value / market value on the date of transfer, whichever is the least, and the depreciation, if any, on such transfer is fully provided for as per extant RBI guidelines.

- 2.6 Market value of securities is determined in terms of Subsidiary General Ledger account transactions, prices declared by Financial Benchmark India Pvt. Ltd. (FBIL). Investments for which such rates/quotes are not available are valued as per norms laid down by RBI which are as under.

- a) Central / State Govt. Securities: Prices/Yield to maturity rates put out by the FBIL.
- b) PSU bonds : at Yield to Maturity rate
- c) Treasury bills : at carrying cost
- d) Other approved securities : by applying Yield to Maturity rate
- e) Units of Mutual Funds : Lower of Cost or NAV as provided by respective Mutual Fund
- f) Shares of Co-operative Societies in respect of Ownership Premises: Re. 1/- per society in case where financial position is not available.
- g) Shares in other Co-operative societies (State Co-operative Banks & District Central Co-operative Banks): Face Value
- h) Equity shares of Umbrella Organization of UCB: Face value.
- i) Investments in Security Receipts (SRs) issued by Asset Reconstruction Companies (ARCs) are accounted for at Net Book Value (NBV) of underlying assets or face value of SRs, whichever is less. SRs are valued as per extant RBI guidelines. As per RBI Master Direction No. RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 dated September 24, 2021 (Updated as on December 28, 2023) – if the investment in SRs issued against loans transferred is more than 10 percent of all SRs issued against the transferred asset, then such SRs are valued at lower of Net Asset Value (NAV) declared by the Asset Reconstruction Company based on the recovery ratings received for such instruments and face value of the SRs reduced by the notional provisioning rate applicable if the loans had continued on the books of the transferor.

As per RBI circular RBI/2022-23/78 DOR. STR. REC. 51/21.04.048/2022-23 dated June 28, 2022, a glide path was provided for compliance with implementation of clause 77 of the master direction whereby in respect of valuation of investment in SRs outstanding in the books



of bank as on the date of issuance of these directions (September 24, 2021), the difference between the carrying value of such SRs and the valuation arrived at in terms of clause 77, as on the next financial reporting date after the date of issuance of these directions, is to be provided over a five-year period starting with the financial year ending March 31, 2022 – i.e. from FY 2021-22 till FY 2025-26. As per RBI Circular RBI/2024-25/118 DOR.CRE.REC.62/07.10.002/2024-25 dated Feb 24, 2025 an additional extension of 2 years has been granted till F.Y. 2027-28.

Recoveries made in underlying advances of Security Receipts, which were received by Asset Reconstruction Companies prior to the date of balance sheet without recourse and transferred to bank subsequently, are considered as recoveries made and effected in the financial statements accordingly.

- 2.7 Accounting for Repo/Reverse Repo transactions (including transactions under the Liquidity Adjustment Facility (LAF) with the RBI).

The bank undertaken transactions of under Repo / Reverse Repo, wherein the securities are transferred as in the case of normal outright sale/purchase transactions & such movement of securities is reflected using the Repo/Reverse Repo accounts & contra entries. The above entries are reversed on the date of maturity. Costs & revenue are accounted as interest expenditure/income, as the case may be. Balance in Repo account is classified under Borrowings and balance in Reverse Repo account is classified under Money at Call & Short Notice.

- 2.8 The bank lent funds through TREPS platform of CCIL and the same is treated as SLR as per extant RBI guidelines.
- 2.9 The bank follows "Settlement Date" accounting for recording of purchase and sale transactions in Securities and cost is determined on the weighted average cost method.
- 2.10 The broken period interest paid/ received on debt instruments is treated as interest expense/ income and is excluded from cost/ sale consideration.

- 2.11 Investments are classified as performing & non-performing, as per extant guidelines issued by the RBI. In respect of Non-Performing Investments (NPI), income is recognized on cash basis, and provision is made for depreciation/diminution in the value of such securities as per RBI guidelines.

- 2.12 Profit on sale of investments from HTM category is taken to the Profit and Loss account and, thereafter, the amount of such profit is appropriated to 'Capital Reserve' from the net profit for the year after statutory appropriations. Loss on sale is recognized in the Profit and Loss account in the year of sale. The bank did not sale any investments from HTM category during the current financial year.

- 2.13 The bank maintains IFR on available for sale (AFS) & held for trading (HFT) investment portfolio in compliance with RBI guidelines.

3. Advances

- 3.1 Advances are classified into Standard, Sub-standard, Doubtful or Loss assets in accordance with the RBI guidelines issued from time to time.

- 3.2 Provisions for Non-Performing Assets (NPAs) are made in accordance with the extant RBI guidelines. In addition to specific provisions on NPAs, a general provision on standard assets is made at the following rates as prescribed by RBI:

- 0.40% of the outstanding amount for standard advances,
- 0.25% in the case of direct advances to the Agricultural and SME sectors,
- 1.00% for advances to the Commercial Real Estate (CRE) sector, and
- 0.75% for advances to the Commercial Real Estate – Residential Housing Sector.

- 3.3 Recovery out of NPAs accounts is first apportioned towards interest and then towards principal, except in case of the Awarded accounts and accounts recovered through settlements, where the recovery is first adjusted towards principal outstanding. Similarly recovery is made through sale of assets, surrender of assigned policy, realization of other paper securities, credit of share amount etc., and where NPA account is neither decreed nor transfer to Head Office, the recovery amount first appropriated against the Principal outstanding and the balance, if any, is adjusted against interest and other charges.



3.4 Amounts recovered against advances that were prudentially written off in earlier years are recognized as income in the Profit and Loss A/c.

3.5 Overdue Interest Reserve represents unserviced interest of NPAs, which is correspondingly shown under Interest Receivable on NPAs.

3.6 In case of restructured /rescheduled assets, provisions are made in accordance with the RBI guidelines, which require that the difference between the fair value of the loans / advances before and after restructuring to be provided for, in addition to the provision for the respective loans /advances.

3.7 Loan accounts classified as NPAs shall be reclassified as performing assets only if they conform to the relevant RBI guidelines.

3.8 In the case of restructured accounts, including those under the COVID-19 regulatory package, adequate provisions are made in accordance with extant RBI guidelines.

4. Property , Plant & Equipment (AS 10)

4.1 Property, Plant & Equipment are carried at historical cost (as modified by revaluation of premises) less accumulated depreciation, in accordance with Accounting Standard 10 issued by the ICAI. The cost of the assets represents the book value as on 01.04.2006, with subsequent additions and deletions duly considered. Cost includes incidental expenses incurred on acquisition of assets.

4.2 The rates of depreciation and method of charging depreciation are as under:

Description of Fixed Assets	Method of charging depreciation	Depreciation Rate
• Computers	Straight Line Basis	33.33%
• Office Renovation	Straight Line Basis	10.00%
• Air Conditioner	Written Down Value	25.00%
• Electrical Equipment	Written Down Value	15.00%
• Electrical Fittings	Written Down Value	15.00%
• Office Equipments	Written Down Value	25.00%
• Generator	Written Down Value	25.00%

Description of Fixed Assets	Method of charging depreciation	Depreciation Rate
• Furniture & Fixtures	Written Down Value	15.00%
• Note Counting Machine	Written Down Value	20.00%
• Tokens and Safe	Written Down Value	5.00%
• Locker & Strong Room Door	Written Down Value	5.00%
• Building	Written Down Value	2.50%
• Vehicle	Written Down Value	25.00%

4.3 In respect of assets acquired during the year, depreciation is charged on proportionate basis for the number of days the assets have been put to use.

4.4 As per RBI circular RBI/2022-23/146 DOR.CAP.REC.No.86/09.18.201/2022-23 dated December 01, 2022 on Revised Regulatory Framework for Urban Co-operative Banks (UCBs) – Net Worth and Capital Adequacy, UCBs are permitted to revalue their fixed Assets. Further, in accordance with RBI Master Circular RBI/2023-24/51 DOR.CRE.REC.No.27/07.10.002/2023-24 dated July 25, 2023, on Management of Advances - UCBs, the Bank formulated board-approved policy for revaluation of fixed assets. The bank considers only immovable assets for revaluation, which is carried out once in three years. The increase in the net book value of the asset due to revaluation is credited to the Revaluation Reserve Account, without routing it through the Profit and Loss Account. Additional Depreciation on the revalued asset is charged to the Profit and Loss Account, and an equivalent amount is transferred from the Revaluation Reserve to the General Reserve.

4.5 The fixed asset block – Computers include intangible fixed assets in the nature of Computer Software, which are amortized over a period of three years on Straight Line (SLM) basis, consistent with rate and method of depreciation applied for fixed asset block – Computers.



5. Reserve Fund & Other Reserves

Dividends remaining unclaimed for over three years, entrance fees for regular membership and nominal membership fees, after extinguishment of direct and indirect liabilities of nominal member, are transferred to the Statutory Reserve Fund.

6. Employee Benefits (AS 15 Revised)

Short Term Employee Benefit:

Undiscounted amounts of short-term employee benefits, such as medical benefits, which are expected to be paid in exchange for the services rendered by employees, are recognised in the period during when the service is rendered.

Long Term Employee Benefits:

Defined Contribution Plan:

Provident Fund

All eligible employees are entitled to benefits under the Provident Fund scheme. The Provident Fund is a defined contribution plan, and contributions are charged to the Profit and Loss Account in the year in which they are due and paid to the respective funds.

Defined Benefit Plan:

Gratuity and Leave Encashment

In respect of gratuity and leave encashment liabilities, the Bank has obtained insurance policies from two separate insurance companies i.e. Life Insurance Corporation (LIC) of India & Kotak Mahindra Life Insurance Co. Ltd. The liabilities are classified as defined benefit obligations and are determined based on actuarial valuations carried out by the actuary of insurance company as at the Balance Sheet date using the projected unit credit method. Any shortfall between the projected benefit obligation and the fair value of plan assets as at 31 March is recognized as an expense in the Profit and Loss Account.

7. Revenue Recognition (AS 09)

- 7.1 Items of Income & Expenditure are generally accounted on accrual basis except income on mutual fund. Interest on Non-Performing Assets (NPAs) and Non Performing

Investments (NPIs) is recognized on realization basis, in accordance with RBI guidelines. The bank derecognises the unrealised interest accrued up to the date of classification of Advances as NPAs. Bank guarantee commission is collected in advance for the entire period of guarantee and recognized to revenue. Since Bank guarantee commission is not refundable it is considered as being accrued in the year in which bank guarantee is issued.

- 7.2 Profit / loss on the sale of investments is credited or debited to "Profit / Loss on Sale of Investments". However, profit on the sale of investments under Held to Maturity (HTM) category, if any, is appropriated - net of applicable taxes and amount required to be transferred to Statutory Reserves to Capital Reserve, in accordance with RBI guidelines.
- 7.3 Dividend is accounted on an accrual basis, where the right to receive the dividend is established.
- 7.4 Income on Units of Mutual Funds is recognised on cash basis.
- 7.5 The Bank derecognises its financial assets when it is sold to Securitisation Company (SC)/ Reconstruction Company (RC), and accounts for the same as under:
- I) If the sale is at a price below the Net Book Value (NBV) (i.e. book value less provisions held), the shortfall is debited to the Profit and Loss Account in the year of sale;
 - II) If the sale is for a value higher than the NBV, such surplus is recognised to the extent of amount realised.
- 7.6 The bank recognises interest on income tax refund on accrual basis on the basis of receipt of income tax refund order and / or confirmation thereof.

8. Leases (AS 19)

Leases in which the lessor effectively retains substantially all the risks and benefits of ownership of the leased asset are classified as Operating Leases. Payments made under operating leases are recognized as an expense in the Profit and Loss Account over the lease term, in accordance with the terms of the lease agreement.



9. Earning Per Share (AS 20):

Earnings Per Share (EPS) is calculated by dividing the net profit or loss for the period attributable to shareholders by the weighted average number of shares (excluding preference shares) outstanding during the period. The weighted average number of shares (excluding preference shares) is calculated on daily basis.

10. Taxes on Income (AS 22)

Income tax expense comprises the aggregate of current tax and deferred tax expense incurred by the Bank. The current tax expense is determined in accordance with the provisions of the Income Tax Act, 1961. The deferred tax expense is recognized in accordance with Accounting Standard (AS) 22 – "Accounting for Taxes on Income". Deferred Tax adjustments comprises of changes in the deferred tax assets or liabilities during the year. Deferred tax assets and liabilities are recognized considering the tax effects of timing differences between accounting income and taxable income, including the impact of carry forward losses.

Deferred tax assets and liabilities are measured using the tax rates and tax laws that have been enacted at or substantively enacted at the balance sheet date. The impact of changes in deferred tax assets and liabilities is recognised in the Profit and Loss Account.

Deferred tax assets are recognized and re-assessed at each reporting date based on management's judgement regarding the reasonable certainty of their realization.

Deferred tax assets arising from unabsorbed depreciation and carry forward of tax losses are recognized only when there is virtual certainty, supported by convincing evidence, that sufficient future taxable income will be available to realize such assets.

11. Impairment of Assets (AS 28)

Property, Plant and Equipments are reviewed for impairment whenever events or changes in circumstances indicate that the carrying amount of an asset may not be recoverable.

The recoverability of assets intended to be held and used is assessed by comparing of the carrying amount of asset with the net discounted future cash flows expected to be generated from its use. If assets are found to be impaired, the amount of impairment loss to be recognized is the excess of the carrying amount over the fair value of the asset.

12. Segment Reporting (AS 17)

The Bank recognises the business segment as the primary reporting segment and geographical segment as the secondary reporting segment in accordance with the RBI guidelines and in compliance with the Accounting Standard (AS) 17 issued by the ICAI. Segment reporting is prescribed under the following heads:

- Treasury
- Wholesale Banking
- Retail Banking
- Other banking operations

13. Balance with Bank

Current Deposit in Balance with banks include Balances with RBI and current deposits with other banks.

14. Money at Call and short Notice

The balance of TREPS lending through CCIL, Liquidity Adjustment Facility (LAF) and Standing Deposit Facility (SDF) with RBI is classified under Money at Call and short notice.

15. Accounting for Provisions, Contingent Liabilities and Contingent Assets(AS 29)

In conformity with AS 29, "Provisions, Contingent Liabilities and Contingent Assets", issued by the ICAI, the Bank recognizes provisions only when it has a present obligation as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation, and when a reliable estimate of the amount of the obligation can be made.



- a) A disclosure of contingent liability is made when there is a possible obligation arising from a past event, the existence of which will be confirmed by occurrence or non-occurrence of one or more uncertain events not within the control of the Bank, or
- b) A present obligation arising from a past event which is not recognized as it is not probable that the outflow of resources will be required to settle the obligation or a reliable estimate of the amount of obligation can not be made.

When there is a possible or present obligation in respect of which the likelihood outflow of resources is remote, no provision or disclosure is made.

Contingent assets are not recognized in the financial assets. However contingent assets are assessed continuously.

- c) Guarantees given on behalf of constituents, acceptances, endorsements and other obligations

As a part of its commercial banking activities, the Bank issues documentary credits and guarantees on behalf of its customers. Documentary credits enhance the credit standing of the customers of the Bank. Guarantees generally represent irrevocable assurances that the Bank will make payment in the event of the customer failing to fulfil its financial or performance obligations.

Statement of Appropriations 31.03.2025

(₹) in lakh

Particulars	31.03.2025	31.03.2024
Net Profit / Loss for the year ended	1,009.86	1,597.51
Add:		
Previous Year Surplus	397.59	0.28
Transfer From Mahotsav Fund	0.00	181.78
TOTAL	1,407.45	1,779.57

Particulars	31.03.2025	31.03.2024
Statutory Reserve Fund	253.00	497.27
General Free Reserve Fund	101.00	869.71
Shareholder Welfare Fund	15.00	15.00
Dividend Paid (2023-24)	370.37	0.00
National Co-operative Education fund	10.00	0.00
Charity fund	10.00	0.00
Balance Carried to Balance Sheet	648.08	397.59
TOTAL	1,407.45	1,779.57

III. NOTES ON ACCOUNTS

1. Appropriation of Profit

The Bank has given effect for following appropriation for the year ended 31st March 2025 in the financial Statements, subject to approval of the shareholders at the Annual General Meeting.



2. Long Term (Subordinated) Bonds

The bank received approval from Reserve Bank of India for issuance of Long Term (Subordinated) Bonds series IV of tenor of 10 years on 13th Mar 2025 and raised Long Term (Subordinated) Bonds amounting to ₹ 1,612.55 lakh during the current financial year, resulting in accumulated amount raised upto 31.03.2025 being ₹ 3,222.93 lakh.

3. Perpetual Non Cumulative Preference Shares (PNCPS)

The bank received approval from Reserve Bank of India on 07th Feb 2024 to raise PNCPS and raised PNCPS amounting to ₹ 20.38 lakh as on 31.03.2025.

4. Details of Financial Assets sold during the year to SC/ RC for Asset Reconstruction

Particulars	(₹) in lakh	
	31.03.2025	31.03.2024
• Number of Borrowers	0	0
• Aggregate Value (Net Provisions) of		
accounts sold to SC/ RC	0.00	0.00
• Aggregate Consideration	0.00	0.00
• Aggregate gain / (loss)		
over net book value	0.00	0.00
• Additional Consideration realized in respect of accounts transferred in earlier years	0.00	0.00

5. Assets Sold To ARCs (Provision on Security Receipts)

As per RBI circular RBI/2022-23/78 DOR.STR.REC.51/21.04.048/2022-23 dated June 28, 2022, a glide path was provided for compliance with implementation of clause 77 of the master direction whereby in respect of valuation of investment in SRs outstanding in the books of bank as on the date

of issuance of these directions (September 24, 2021), the difference between the carrying value of such SRs and the valuation arrived at in terms of clause 77, as on the next financial reporting date after the date of issuance of these directions, is to be provided over a five-year period starting with the financial year ending March 31, 2022 – i.e. from FY 2021-22 till FY 2025-26. As per RBI Circular RBI/2024-25/118 DOR.CRE.REC.62/07.10.002/2024-25 dated February 24, 2025 a five-year glide path (till FY2025-26) provided vide circular dated June 28, 2022, in respect of such SRs outstanding as on the date of issuance of MD-TLE, i.e. September 24, 2021 ('specified SRs') was extended for UCBs by additional two years i.e. till F.Y. 2027-28.

Accordingly, the bank made provision of ₹ 734 lakh in the current financial year and accumulated provision related thereto as on 31.03.2025 is ₹ 4605 lakh.

6. LC Bills Discounting Provision

The bank had exposure towards Punjab & Maharashtra Co-operative Bank Ltd. in the form of discounted bills drawn under LCs issued which were classified as NPA in FY: 2019-20. As per RBI circular RBI/2019-20/222 DOR.(PCB).BPD.Cir.No.11/16.20.000/2019-20 dated April 20, 2020 - non-performing exposures arising from discounted bills drawn under LCs issued by a UCB under AID was to be fully provided within five years at the rate of 20% annually. Accordingly, the bank made provision in FY: 2019-20 and 2020-21 w.r.t. the said exposure. The scheme of Amalgamation of 'Punjab & Maharashtra Co-operative Bank Ltd.' with Unity Small Finance Bank Limited was notified by the Government of India vide gazette notification dated 25th January 2022 and subsequently bank received a confirmation from Unity Small Finance Bank Limited w.r.t. the amount receivable therefrom. The said exposure was considered as part of Advances and accordingly the bank maintain full provision to the extent of 100% as at March 31, 2025.

7. Net Profit or Loss for the period, Prior Period Items, and Changes in Accounting Policies (AS 5)

There are no items of material significance in the prior period requiring disclosure. There is no change in the Significant Accounting Policies adopted during the year ended March 31, 2025 as compared to those followed in the previous financial year 2023-24.



8. Property, Plant and Equipment (AS 10)

During the current year, depreciation amounting to ₹ 746.83 lakh was charged to the Profit and Loss Account. Out of this, depreciation of ₹ 148.53 lakh pertains to the revaluation of assets and has been adjusted against the Revaluation Reserve, in accordance with the applicable accounting standards.

9. Employee Benefits (AS 15)

I. Defined Contribution Schemes

The Bank's employees are covered under the Provident Fund scheme, to which the Bank makes defined contributions at a fixed percentage of the employees' basic salary. During the year, an amount of ₹ 232.74 lakh (Previous year: ₹ 225.05 lakh) has been charged to the Profit and Loss Account and deposited with the Commissioner of Provident Fund, Thane

II. Defined Benefit Schemes

The present value of defined benefit obligations and the related current service cost are measured using the Projected Unit Credit Method (PUCM), with actuarial valuation carried out by the actuary of the respective insurance company at each Balance Sheet date, in accordance with Accounting Standard 15 (AS-15) – Employee Benefits.

The Bank has non-contributory defined benefit arrangement providing gratuity benefits expressed in terms of final monthly salary and years of service. Every employee who has completed five years or more of service gets a gratuity on cessation of employment at 15 days salary (last drawn basic salary) for each completed year of service, subject to a maximum of ₹ 20 Lakh (March 31, 2024: ₹ 20 Lakh). The scheme is funded with LIC of India and Kotak Mahindra Life Insurance Company Ltd. The following tables summarise the components of net benefit expense recognised in the Profit and Loss Account and the funded status and amounts recognised in the Balance Sheet.

Particulars	(₹) in lakhs	
	As at March 31, 2025	As at March 31, 2024
Change in benefit obligations:		
Projected benefit obligation, beginning of the year	1,541.90	1,467.33
Interest cost	115.32	112.24
Current Service cost	130.99	127.00
Benefits paid	-283.79	-187.87
Actuarial gain/(loss)	56.91	23.20
Projected benefit/obligation, end of the year	1,561.33	1,541.90
Change in plan assets:		
Fair value of plan assets, beginning of the year	1,594.63	1,466.14
Expected return on plan assets	119.60	109.90
Employer's contributions	144.20	181.00
Benefits paid	-283.79	-187.87
Actuarial gain / (loss)	13.23	25.46
Fair value of plan assets at the end of the year	1,587.87	1,594.63
The amount to be recognized in the Balance sheet and Profit and Loss account		
Present value of obligations as at the end of the year	1,561.33	1,541.90
Fair value of plan assets as at the end of the year	1,587.87	1,594.63
Non funded status	26.54	52.73
Net asset/(liability) recognized in balance sheet	26.54	52.73
Assumptions used in valuation :		
Discount rate	7.50%	7.49%
Salary escalation rate	1.00%	1.00%
Withdrawal rate	1.00%	1.00%



The expected return on plan assets is determined based on various relevant factors, including the composition of plan assets, the assessed risks associated with asset management, historical performance of the plan assets, and the Bank's policy for managing these assets.

I. Leave Encashment

Employees of the Bank are entitled to accumulate privilege leave up to a maximum of 240 days, with an option to encash up to 30 days of leave in each year. Leave encashment is accounted for on an accrual basis.

As on March 31, 2025, the total liability towards leave encashment stands at ₹ 633.33 lakh (Previous year: ₹ 634.97 lakh), as per the actuarial valuation provided by Kotak Mahindra Life Insurance Co. Ltd. This liability has been fully funded by the Bank. During the year bank has paid contribution of ₹ 40.00 lakh (Previous year ₹ 40.00 lakh)

10. Segment Reporting (AS-17):

Primary Segment Reporting (By Business Segments) as at March 31, 2025.

Particulars	(₹) in lakh				
	Treasury	Wholesale Banking	Retail Banking	Other Banking Operations	Total
Revenue	8,231.86	9,371.66	12,637.87	145.74	30,387.13
Segment Cost	6,489.17	8,724.75	11,765.51	41.98	27,021.41
Result /Operating Profit	1,742.69	646.91	872.36	103.76	3,365.72
Less:- Provisions & Contingencies					1,941.96
Profit Before Tax					1,423.76
Income Tax					413.90
Net Profit After Tax					1,009.86
Other Information					
Segment Assets	1,45,614.65	89,038.03	1,23,058.28	0.00	3,57,710.96
Unallocated Assets					13,876.47
Total Assets					3,71,587.43
Segment Liabilities	662.27	1,49,920.18	1,98,974.83	0.00	3,49,557.28
Unallocated Liabilities					22,030.15
Total Liabilities					3,71,587.43



Primary Segment Reporting (By Business Segments) as at March 31, 2024.

					(₹) in lakh
Particulars	Treasury	Wholesale Banking	Retail Banking	Other Banking Operations	Total
Revenue	7,819.96	9,548.76	12,852.29	98.58	30,319.59
Segment Cost	6,414.32	8,703.94	11,713.46	35.40	26,867.12
Result /Operating Profit	1,405.64	844.82	1,138.82	63.18	3,452.48
Less:- Provisions & Contingencies					1,284.97
Profit Before Tax					2,167.51
Income Tax					570
Net Profit After Tax					1,597.51
Other Information					
Segment Assets	1,54,247.03	86,769.89	1,29,612.05	0.00	3,70,628.97
Unallocated Assets					15,636.22
Total Assets					3,86,265.19
Segment Liabilities	675.77	1,59,861.45	2,03,010.49	0.00	3,63,547.71
Unallocated Liabilities					22,717.48
Total Liabilities					3,86,265.19

Primary Reporting Segments (By business segments)

The Bank's operations are solely in financial services and consist of providing Banking services including commercial lending activities, treasury operations, etc. The bank adopted following business segment as primary reporting segments:

- I) Treasury includes dealing / trading in investment portfolio, profit / loss on sale of investments, income from money market operations. The expenses of this segment consist of interest expenses on funds borrowed from external sources as well as internal sources and depreciation on investments.
- II) Wholesale Banking
- III) Retail Banking
- IV) Other Banking Operations includes all other operations which are not covered under Treasury, wholesale banking and retail banking.

The above segments are based on the currently identified segments taking into account the nature of services provided, the risks and returns, overall organization structure of the Bank and financial reporting system. Segment revenue, results, assets and liabilities include the respective amounts identifiable to each of the segments and amounts apportioned/ allocated on a reasonable basis.



Secondary Reporting Segments

The Bank primarily caters to the needs of customers within India. Accordingly, no separate disclosure is made for the secondary segment, i.e., geographical segment, as the operations are confined to a single geographical area.

11. Related party disclosures (AS-18):

The Bank has disclosed the requisite information relating to related party transactions, to the extent permissible under the Banking Regulation Act, 1949. This includes disclosures pertaining to loans granted to Directors and their relatives.

The Bank, being a Co-operative Society registered under the Multi-State Co-operative Societies Act, 2002, does not have any related parties requiring disclosure under Accounting Standard 18 (AS-18) issued by the ICAI, except for one Key Management Personnel – Mr. Anant Narayan Kulkarni, Managing Director & Chief Executive Officer. However, in accordance with the RBI Master Direction No. RBI/DOR/2021-22/83 DOR.ACC.REC.No.45/21.04.018/2021-22 dated August 30, 2021 (updated as on February 20, 2023) on 'Financial Statements – Presentation and Disclosures', where only a single entity exists in any related party category, banks are required to disclose only the relationship, without providing additional details. Since Mr. Kulkarni is the sole related party in this category, no further disclosures are required.

12. Leases (AS-19):

Operating Leases:

The Bank has entered into lease agreements with various parties. In accordance with Accounting Standard (AS-19) – 'Accounting for Leases' issued by the ICAI, the total future minimum lease payments under non-cancellable operating leases are as follows

Particulars	(₹) in lakh	
	As at March 31, 2025	As at March 31, 2024
Not Later than one year	1,056.60	973.32
Later than one year but not later than five years	2,136.34	2,084.87
Later than five years	802.00	1,129.02

13. Earning Per Share (AS- 20):

Basic and diluted earnings per share have been calculated by dividing the net profit or loss attributable to equity shareholders for the period by the weighted average number of equity shares outstanding during the reporting period..

Particulars	(₹) in lakh	
	F.Y. 2024-25	F.Y. 2023-24
Net profit or loss for the period attributable to equity shareholders	1,009.86	1,597.51
Weighted average number of equity shares (Daily weighted average)	4,58,25,361	4,38,11,009
Basic and diluted Earnings Per Share (₹)	2.20	3.64
Nominal Value per share (₹)	25.00	25.00



14. Accounting for Taxes on Income (AS-22)

The major components of Deferred Tax Assets and Liabilities as at March 31, 2025, are as under

Particulars	Opening Balance (₹)		Tax effect difference arising/ (reversing) during the year (₹)		Closing Balances (₹)	
	2024-2025	2023-2024	2024-2025	2023-2024	2024-2025	2023-2024
Deferred Tax(Liability)/Asset on account of						
Depreciation	30.07	14.90	14.13	15.17	44.20	30.07
Provision for BDDR	1,654.01	1,615.73	-15.63	38.28	1,638.38	1,654.01
Provision for Standard Assets	196.33	212.43	0.00	-16.10	196.33	196.33
Provision for Restructured Assets	50.34	65.95	-37.50	-15.61	12.84	50.34
Net Deferred Tax Asset/(Liability)	1,930.75	1,909.01	-39.00	21.74	1,891.75	1,930.75

15. Intangible Assets (AS- 26):

Intangible assets comprise computer software acquired by the Bank. In accordance with RBI guidelines, the cost of such software is amortised on a straight-line basis over a period of three years.

16. Accounting Standard 28: Impairment of Assets (AS-28):

The Bank evaluates, at each Balance Sheet date, whether there is any indication of impairment in the carrying amount of its assets. Where such indications exist, the Bank estimates the recoverable amount of the asset and recognizes an impairment loss, if any, in the Profit and Loss Account, in accordance with Accounting Standard 28 – 'Impairment of Assets' issued by the ICAI. Based on the assessment carried out as at March 31, 2025, the Bank has concluded that there is no material impairment in the value of its assets, and accordingly, no provision is considered necessary.

17. Provisions, Contingent Liabilities And Contingent Assets (AS-29)

- a) All letters of credit and guarantees are issued to customers against approved credit limits. The Bank's liability in respect of these instruments is contingent upon the terms of the underlying contractual obligations, including devolvement, invocation by the beneficiary, and the amount being called upon. These exposures are typically secured through margins, counter-guarantees, and other forms of collateral or security.

The details of the Bank's contingent liabilities in respect of guarantees, letters of credit, forward contracts, and other items are as follows:

Particulars	(₹) in lakh	
	F.Y. 2024-25	F.Y. 2023-24
Bank Guarantees	3,647.51	3,547.06
Letter of Credit	0.00	437.49
Total	3,647.51	3,984.55



b) Claims against the Bank not acknowledged as debts:

Claims against the Bank not acknowledged as debt include proceedings pending with Income Tax and Service Tax authorities. The Bank has reviewed all its pending litigations and proceedings and has adequately provided for where provisions are required and disclosed the contingent liabilities where applicable, in its financial statements. The Management believes that the possibility of an outflow of resources embodying economic benefits in these cases is possible but not probable and hence no provision is required in these cases. Refer below for details on contingent liabilities.

An amount of ₹ 77.81 lakh (Previous year: ₹ 77.81 lakh) is outstanding as at March 31, 2025, as claims against the Bank not acknowledged as Debts, being in the nature of a contingent liability on account of proceedings pending with Service Tax authorities amounting ₹ 77.81 lakh related to April 2014 to June 2017. Bank has filed appeal against the same. The Bank does not expect the outcome of these proceedings to have a material adverse effect on its financial results. Hence not considered as contingent liability.

c) Depositor Education and Awareness Fund (DEAF):

The Bank has identified the eligible amounts required to be transferred to the Depositor Education and Awareness Fund (DEAF) in accordance with RBI guidelines, and the same have been duly transferred. The details of the amounts transferred are as follows:

Particulars	(₹) in lakh	
	As at March 31, 2025	As at March 31, 2024
Opening Balance of Amounts transferred to DEAF	1,128.57	1,036.84
Add:- Amounts Transferred to DEAF During the year	171.77	143.61
Less :- Amounts Reimbursed by DEAF Towards claims	39.22	51.88
Closing Balance of Amounts transferred to DEAF	1,261.12	1,128.57

18. Prudential write off of Bad Debts

During the year, the Bank has technically written off a principal outstanding amount of ₹1411.13lakh (Previous year: Nil) in respect of certain bad and doubtful loans identified by the Management as irrecoverable. The said write-off has been effected by debiting the Profit and Loss Account and an amount equivalent being credited to Profit and Loss Account drawn from BDDR. The said technically written off NPAs remain outstanding at borrowers' loan account level, but are derecognised only for accounting purposes and such technical write-offs do not entail any waiver of claims against the borrower and thus the bank's right to recovery is not undermined in any manner.

19. Non Banking Assets

The Bank has not acquired any Non-Banking Asset (NBA) in satisfaction of claims during the current financial year (Previous year: ₹ 179.28 lakh). As on March 31, 2025, the total value of NBAs held by the Bank stood at ₹2,625.04 lakh (Previous year: ₹ 2,625.04 lakh). These assets have been accounted for at their cost of acquisition, net of unrealised interest pertaining to the underlying advances against which the NBAs were acquired in settlement of claims. Depreciation is not provided on NBAs, as



they are classified as 'Other Assets' and not as fixed assets. All NBAs held by the Bank are within the permissible holding period of seven years from their respective dates of acquisition, in accordance with regulatory guidelines.

20. Capital Commitment

The estimated amount of contracts remaining to be executed on capital account (net of advances) and not provided for as at March 31, 2025, is ₹ 841.28 lakh (Previous year: ₹ 851.55 lakh).

FOR THE KALYAN JANATA SAHAKARI BANK LTD

Y. S. PANGARKAR
CHAIRMAN

M. L. PATIL
VICE CHAIRMAN

ADV. S. W. PATWARDHAN
DIRECTOR

ANANT N. KULKARNI
MANAGING DIRECTOR &
CHIEF EXECUTIVE OFFICER

FOR MUKUND M. CHITALE & CO.
CHARTERED ACCOUNTANTS
(Firm Reg. No. 106655W)

CA ABHAY V. KAMAT (PARTNER)
MEMBERSHIP NO. 039585
PLACE: KALYAN DATE: June 25, 2025



PHISHING LINKS | फिशिंग लिंक्स

फिशिंग (Fishing) म्हणजे जाळ्यात मासे पकडणे. त्याच प्रकारे या फिशिंग (Phishing) लिंक / मेलमध्येही लोकांना आकर्षित करून त्यांची वैयक्तिक/ आर्थिक माहिती चोरली जाते.

- लक्षात ठेवा**
- अनोळखी SMS/E-mail मधील लिंक्सवर क्लिक करू नका, त्या त्वरित डिलीट करा.
 - अशा फिशिंग वेबसाईट्समुळे तुमची वैयक्तिक माहिती आणि पासवर्ड चोरी होऊन आर्थिक फसवणूक होऊ शकते.





DISCLOSURE OF INFORMATION

AS PER RBI MASTER DIRECTION RBI/DOR/2021-22/83

DOR.ACC.REC.No.45/21.04.018/2021-22

DATED 30.08.2021 AS AMENDED

1. COMPOSITION OF REGULATORY CAPITAL

Amount in Crore

Particulars	31.03.2025 (₹)	31.03.2024 (₹)
I Paid up share capital and reserves (net of deductions, if any)	222.71	218.50
II Other Tier 1 capital	0.00	0.00
III Tier 1 capital (i + ii)	222.71	218.50
IV Tier 2 capital	33.78	19.29
V Total capital (Tier 1+Tier 2)	256.49	237.79
VI Total Risk Weighted Assets (RWAs)	2,042.93	2,057.49
VII Paid-up share capital and reserves as percentage of RWAs	10.91 %	10.62 %
VIII Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	10.91 %	10.62 %
IX Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.65 %	0.94 %
X Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	12.56 %	11.56 %
XI Amount of paid-up equity capital raised during the year	- 0.82	8.15
XII Amount of non-equity Tier 1 capital raised during the year	5.04	19.62
XIII Amount of Tier 2 capital raised during the year	14.49	- 5.59
XIV of which in Long Term Deposit Receipt	16.13	- 2.88



2. ASSET LIABILITY MANAGEMENT

a) Maturity Pattern of certain items of Assets & Liabilities

PARTICULARS	As on 31.03.2025										Amount in Crore	
	DAY 1	2 TO 7 DAYS	8 TO 14 DAYS	15 TO 30 DAYS	31 DAYS TO 2 MONTHS	OVER 2 MONTHS & UP TO 3 MONTHS	OVER 3 MONTHS & UP TO 6 MONTHS	OVER 6 MONTHS & UP TO 1 YEARS	OVER 1 YEARS & UP TO 3 YEARS	OVER 3 YEARS & UP TO 5 YEARS	OVER 5 YEARS	TOTAL
DEPOSITS	20.23	33.23	84.92	38.48	113.27	113.27	233.43	536.93	1,432.56	307.82	292.85	3,206.99
ADVANCES	12.60	17.81	35.50	20.72	25.13	25.12	68.96	143.91	880.85	339.73	479.75	2,050.08
INVESTMENTS	4.52	7.45	74.31	89.00	68.13	68.13	144.77	222.13	257.88	55.41	124.51	1,116.24
BORROWINGS	3.41	0.00	0.00	0.60	1.72	1.71	4.87	0.88	0.00	0.00	19.04	32.23

PARTICULARS	As on 31.03.2024										Amount in Crore	
	DAY 1	2 TO 7 DAYS	8 TO 14 DAYS	15 TO 30 DAYS	31 DAYS TO 2 MONTHS	OVER 2 MONTHS & UP TO 3 MONTHS	OVER 3 MONTHS & UP TO 6 MONTHS	OVER 6 MONTHS & UP TO 1 YEARS	OVER 1 YEARS & UP TO 3 YEARS	OVER 3 YEARS & UP TO 5 YEARS	OVER 5 YEARS	TOTAL
DEPOSITS	15.92	29.40	80.78	46.44	160.54	176.69	412.43	680.07	1,030.19	439.70	282.83	3,354.99
ADVANCES	13.74	18.45	32.84	21.60	29.51	29.51	67.95	140.97	847.36	366.44	504.81	2,073.18
INVESTMENTS	8.35	6.71	81.77	95.98	52.00	52.20	170.51	207.07	187.32	79.14	113.53	1,054.58
BORROWINGS	1.03	0.00	0.00	0.00	0.00	0.00	0.00	5.97	10.37	0.00	2.90	20.27



a) Composition of Investment Portfolio

3. INVESTMENT

CURRENT YEAR	As on 31.03.2025										Amount in Crore	
	Investments in India							Investments outside India				
	Government Securities	Other Approved Securities	Shares	Debentures & Bonds	Subsidiaries and / or joint ventures	Others	Total Investments in India	Government Securities (including local authorities)	Subsidiaries and / or joint ventures	Others	Total Investments outside India	Total Investments
Held to Maturity												
Gross	757.42	0.00	0.00	0.00	0.00	0.00	757.42	NA	NA	NA	NA	757.42
Less: Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	NA	NA	NA	0.00
Net	757.42	0.00	0.00	0.00	0.00	0.00	757.42	NA	NA	NA	NA	757.42
Available for Sale												
Gross	10.18	0.00	3.56	5.00	0.00	56.21	74.95	NA	NA	NA	NA	74.95
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.54	0.00	0.00	0.54	NA	NA	NA	NA	0.54
Net	10.18	0.00	3.56	4.46	0.00	56.21	74.41	NA	NA	NA	NA	74.41
Held for Trading												
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	NA	NA	NA	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00		0.00	0.00	0.00	NA	NA	NA	NA	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	NA	NA	NA	0.00
Total Investments	767.60	0.00	3.56	5.00	0.00	56.21	832.37	NA	NA	NA	NA	832.37
Less: Provision for non-performing investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	NA	NA	NA	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.54	0.00	0.00	0.54	NA	NA	NA	NA	0.54
Net	767.60	0.00	3.56	4.46	0.00	56.21	831.83	NA	NA	NA	NA	831.83



a) Composition of Investment Portfolio

3. INVESTMENT

PREVIOUS YEAR	As on 31.03.2024										Amount in Crore	
	Investments in India					Investments outside India						
	Government Securities	Other Approved Securities	Shares	Debentures & Bonds	Subsidiaries and / or joint ventures	Others	Total Investments in India	Government Securities (including local authorities)	Subsidiaries and / or joint ventures	Others	Total Investments outside India	Total Investments
Held to Maturity												
Gross	782.72	0.00	0.00	0.00	0.00	0.00	782.72	NA	NA	NA	NA	782.72
Less: Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	NA	NA	NA	0.00
Net	782.72	0.00	0.00	0.00	0.00	0.00	782.72	NA	NA	NA	NA	782.72
Available for Sale												
Gross	29.51	0.00	3.56	5.00	0.00	57.76	95.83	NA	NA	NA	NA	95.83
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.67	0.00	0.00	0.67	NA	NA	NA	NA	0.67
Net	29.51	0.00	3.56	4.33	0.00	57.76	95.16	NA	NA	NA	NA	95.16
Held for Trading												
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	NA	NA	NA	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00		0.00	0.00	0.00	NA	NA	NA	NA	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	NA	NA	NA	0.00
Total Investments	812.23	0.00	3.56	5.00	0.00	57.76	878.55	NA	NA	NA	NA	878.55
Less: Provision for non-performing investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	NA	NA	NA	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.67	0.00	0.00	0.67	NA	NA	NA	NA	0.67
Net	812.23	0.00	3.56	4.33	0.00	57.76	877.88	NA	NA	NA	NA	877.88



3. INVESTMENT

b) Movement of Provisions for Depreciation & Investment Fluctuation Reserves

Amount in Crore

Particulars	31.03.2025 (₹)	31.03.2024 (₹)
I) Movement of provisions held towards depreciation on investments		
a) Opening balance	0.67	0.79
b) Add: Provisions made during the year	(0.13)	(0.12)
c) Less: Write off / write back of excess provisions during the year	0.00	0.00
d) Closing balance	0.54	0.67
II) Movement of Investment Fluctuation Reserve		
a) Opening balance	6.08	6.08
b) Add: Amount transferred during the year	0.00	0.00
c) Less: Drawdown	0	0
d) Closing balance	6.08	6.08
III) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	8.11 %	6.34 %

c) Non-SLR investment portfolio

I) Non-performing non-SLR investments

Amount in Crore

Sr. No.	Particulars	31.03.2025 (₹)	31.03.2024 (₹)
a)	Opening balance	0.00	0.00
b)	Additions during the year since 1st April	0.00	0.00
c)	Reductions during the above period	0.00	0.00
d)	Closing balance	0.00	0.00
e)	Total provisions held	0.00	0.00

II) Issuer composition of non-SLR investments

Amount in Crore

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
①	②	③		④		⑤		⑥		⑦	
		Current Year	Pervious Year	Current Year	Pervious Year	Current Year	Pervious Year	Current Year	Pervious Year	Current Year	Pervious Year
a)	PSUs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b)	FIs	5.00	5.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c)	Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d)	Private Corporates	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e)	Subsidiaries/ Joint Ventures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f)	Others	59.77	60.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
g)	Provision held towards depreciation	0.57	0.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	64.77	66.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



d) Repo Transactions (in face value terms)

Amount in Crore

Particulars	Minimum outstanding during the year		Maximum outstanding during the year		Daily average outstanding during the year		Outstanding as on March 31,2025	
	FV	MV	FV	MV	FV	MV	FV	MV
I) Securities sold under repo								
a) Government securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Corporate debt securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) Any other securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
II) Securities purchased under reverse repo (Under LAF to RBI)								
a) Government securities (Under LAF to RBI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Corporate debt securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) Any other securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Amount in Crore

Particulars	Minimum outstanding during the year		Maximum outstanding during the year		Daily average outstanding during the year		Outstanding as on March 31,2024	
	FV	MV	FV	MV	FV	MV	FV	MV
I) Securities sold under repo								
a) Government securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Corporate debt securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) Any other securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
II) Securities purchased under reverse repo (Under LAF to RBI)								
a) Government securities (Under LAF to RBI)	15.00	15.05	85.00	86.01	67.00	67.42	0.00	0.00
b) Corporate debt securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) Any other securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Note : 7.26% GOI 2033 Considered.



4. ASSET QUALITY

a) Classification of advances and provisions held

As on 31.03.2025

Amount in Crore

Particulars	Standard	Non-Performing				(₹)
	Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Non-Performing Advances	Total
Gross Standard Advances and NPAs						
Opening Balance	1,929.84	42.77	99.48	1.09	143.34	2,073.18
Add: Additions during the year					30.77	
Less: Reductions during the year*					43.53	
Closing balance	1,919.50	22.00	107.42	1.16	130.58	2,050.08
*Reductions in Gross NPAs due to:						
Upgradation					38.84	
Recoveries (excluding recoveries from upgraded accounts)					4.69	
Write-offs					14.11	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	7.80	4.31	62.41	1.09	67.81	75.61
Add: Fresh provisions made during the year					12.90	12.90
Less: Excess provision reversed/ Write-off loans					14.11	14.11
Closing balance of provisions held	7.80	2.20	63.24	1.16	66.60	74.40
Net NPAs						
Opening Balance		38.46	37.07	0.00	75.53	
Add: Fresh additions during the year					17.87	
Less: Reductions during the year					29.42	
Closing Balance		19.80	44.18	0.00	63.98	
Floating Provisions						
Opening Balance						
Add: Additional provisions made during the year						
Less: Amount drawn down during the year						
Closing balance of floating provisions						
Technical written offs and the recoveries made thereon						
Opening Balance of Technical/Prudential written-off account						44.69
Add: Technical/Prudential written-off account						14.11
Less: Recovery made from previously written-off account during the year						2.53
Closing balance						56.27



4. ASSET QUALITY

a) Classification of advances and provisions held

As on 31.03.2024

Amount in Crore

Particulars	Standard	Non-Performing				(₹)
	Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Non-Performing Advances	Total
Gross Standard Advances and NPAs						
Opening Balance	2,027.9	45.90	85.24	0.00	131.14	2,159.04
Add: Additions during the year					47.14	
Less: Reductions during the year*					34.94	
Closing balance	1,929.84	42.77	99.48	1.09	143.34	2,073.18
*Reductions in Gross NPAs due to:						
Upgradation					12.65	
Recoveries (excluding recoveries from upgraded accounts)					22.29	
Write-offs					0.00	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	8.44	4.63	59.74	0.00	64.37	72.81
Add: Fresh provisions made during the year					3.44	3.44
Less: Excess provision reversed/ Write-off loans						0.64
Closing balance of provisions held	7.80	4.31	62.41	1.09	67.81	75.61
Net NPAs						
Opening Balance		41.27	25.50	0.00	66.77	
Add: Fresh additions during the year					43.70	
Less: Reductions during the year					34.94	
Closing Balance		38.46	37.07	0.00	75.53	
Floating Provisions						
Opening Balance						
Add: Additional provisions made during the year						
Less: Amount drawn down during the year						
Closing balance of floating provisions						
Technical write offs and the recoveries made thereon						
Opening Balance of Technical/Prudential written-off account						50.23
Add: Technical/Prudential written-off account						0.00
Less: Recovery made from previously written-off account during the year						5.54
Closing balance						44.69



Ratio (in percent)	F.Y. 2024-25	F.Y. 2023-24
Gross NPA to Gross Advances	6.37%	6.91%
Net NPA to Net Advances	3.23%	3.77%
Provision coverage ratio	51.00%	47.31%

b) Sector-wise Advances and Gross NPAs

Amount in Crore

Sr. No.	Sector*	F.Y. 2024-25			F.Y. 2023-24		
		Out-standing Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Out-standing Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
I	Priority Sector						
a)	Agriculture and allied activities	01.01	0.00	0.00 %	01.13	0.00	0.00 %
b)	Advances to industries sector eligible as priority sector lending	440.82	62.68	14.22 %	426.68	53.51	12.54 %
	Of which More than 10% of total Service sector						
	Textiles	203.57	59.21	29.09 %	205.66	39.66	19.28 %
	Construction & Infrastructure						
c)	Services	449.34	15.64	3.48 %	366.68	8.88	2.42 %
	Of which More than 10% of total industry sector						
	Traders	106.17	8.27	7.79 %	160.07	6.70	4.19 %
	Educational Services	29.55	0.00	0.00 %	53.44	0.00	0.00 %
	Hotel and hospitality	102.11	0.74	0.72 %	70.77	0.00	0.00 %
	Builders & Developers	108.30	2.66	0.00	0.00	0.00	0.00
d)	Personal loans	214.27	5.01	2.34 %	340.01	6.56	1.93 %
	Subtotal - I	1,105.44	83.33	7.54 %	1,134.50	68.95	06.08 %



b) Sector-wise Advances and Gross NPAs

Amount in Crore

Sr. No.	Sector*	F.Y. 2024-25			F.Y. 2023-24		
		Out-standing Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Out-standing Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
II	Non-priority Sector						
a)	Agriculture and allied activities	0.00	0.00	0.00 %	0.00	0.00	0.00 %
b)	Industry	94.65	0.72	0.76 %	103.29	0.44	0.43 %
	Of which More than 10% of total industry sector						
	Construction & Infrastructure						
	Sugar	62.91	0.00	0.00 %	96.69	0.00	0.00 %
	Textiles	27.23	0.71	2.59 %	0.40	0.35	89.43 %
c)	Services	378.40	34.15	9.02 %	343.29	60.60	17.65 %
	Of which More than 10% of total Service sector						
	Builders & Developers	124.99	2.32	1.86 %	94.47	6.59	6.98 %
	Traders	146.00	27.21	18.64 %	99.80	31.08	31.14 %
	Educational Services	57.39	0.00	0.00 %	36.38	0.00	0.00 %
	Hotel and hospitality	6.53	3.03	46.32 %	07.05	3.03	42.98 %
d)	Personal loans	471.59	12.38	2.63 %	492.10	13.35	2.71 %
	Subtotal (II)	944.64	47.25	5.00 %	938.68	74.39	7.92 %
	Total (I + II)	2,050.08	130.58	6.37 %	2,073.18	143.34	6.91 %

c) Overseas Assets, NPAs and Revenue

Bank does not having overseas assets, NPA and Revenue during previous year and current year.



d) Details of accounts subjected to restructuring

Amount in Crore

		Agriculture and Allied Activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		F.Y. 2024-25	F.Y. 2023-24	F.Y. 2024-25	F.Y. 2023-24	F.Y. 2024-25	F.Y. 2023-24	F.Y. 2024-25	F.Y. 2023-24	F.Y. 2024-25	F.Y. 2023-24
Standard	Number of borrowers	0	0	1	2	8	13	5	9	14	24
	Gross Amount (₹ Crore)	0.00	0.00	13.07	14.17	16.25	32.74	5.31	6.00	34.63	52.91
	Provision held (₹ Crore)	0.00	0.00	0.00	0.11	0.00	1.33	0.50	0.60	0.50	2.03
Sub-Standard	Number of borrowers	0	0	0	0	2	2	0	0	2	2
	Gross Amount (₹ Crore)	0.00	0.00	0.00	0.00	3.60	33.53	0.00	0.00	3.60	33.53
	Provision held (₹ Crore)	0.00	0.00	0.00	0.00	0.36	3.35	0.00	0.00	0.36	3.35
Doubtful	Number of borrowers	0	0	0	0	6	3	5	5	11	8
	Gross Amount (₹ Crore)	0.00	0.00	0.00	0.00	44.23	2.46	0.21	0.26	44.44	2.72
	Provision held (₹ Crore)	0.00	0.00	0.00	0.00	9.45	0.73	0.13	0.16	9.57	0.89
Total	Number of borrowers	0	0	1	2	16	18	10	14	27	34
	Gross Amount (₹ Crore)	0.00	0.00	13.07	14.17	64.08	68.73	5.52	6.26	82.67	89.17
	Provision held (₹ Crore)	0.00	0.00	0.00	0.11	9.81	5.41	0.63	0.76	10.44	6.28

e) Disclosure of transfer of loan exposure

I) Details of stressed loan (NPA) transferred during the year

Amount in Crore

	To ARCs		To permitted transferees		To other transferees (please specify)	
	31.03.2025	31.03.2024	31.03.2025	31.03.2024	31.03.2025	31.03.2024
No. of accounts (borrowers)	0	0	0	0	0	0
Aggregate principal outstanding of loans transferred	0	0	0	0	0	0
Weighted average residual tenor of the loans transferred	0	0	0	0	0	0
Netbook value of loans transferred (at the time of transfer)	0	0	0	0	0	0
Aggregate consideration	0	0	0	0	0	0
Additional consideration realized in respect of accounts transferred in earlier years	0	0	0	0	0	0



f) Fraud accounts

Amount in Crore

Particulars	F.Y. 2024-25	F.Y. 2023-24
Number of frauds reported	0	0
Amount involved in fraud (₹ crore)	0	0
Amount of provision made for such frauds (₹ crore)	0	0
Amount of Unamortized provision debited from 'other reserves' as at the end of the year (₹ crore)	0	0

g) Disclosure under Resolution Framework for COVID-19-related Stress

I) For the half year ended 31st March 2025

Amount in Crore

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at 30.09.2024 (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A), amount written off during the half-year	Of (A), amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at 31.03.2025
Personal Loans	5.84	0.00	0.00	0.32	5.52
Corporate persons	23.12	0.00	0.00	2.30	20.82
Of which MSMEs	22.48	0.00	0.00	1.66	20.82
Others	0.00	0.00	0.00	0.00	0.00
Total	28.96	0.00	0.00	02.62	26.34

II) For the half year ended 30th September 2024

Amount in Crore

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at 31.03.2024 (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A), amount written off during the half-year	Of (A), amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at 30.09.2024
Personal Loans	6.26	0.00	0.00	0.42	5.84
Corporate persons	25.09	3.62	0.00	1.97	23.12
Of which MSMEs	24.03	3.62	0.00	1.55	22.48
Others	0.00	0.00	0.00	0.00	0.00
Total	31.35	3.62	0.00	02.38	28.96



I) For the half year ended 31st March 2024

Amount in Crore

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at 30.09.2023 (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A), amount written off during the half-year	Of (A), amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at 31.03.2024
Personal Loans	6.79	0.00	0.00	0.55	6.26
Corporate persons	27.51	0.00	0.00	2.48	25.09
Of which MSMEs	26.06	0.00	0.00	2.09	24.03
Others	0.00	0.00	0.00	0.00	0.00
Total	34.30	0.00	0.00	03.04	31.35

II) For the half year ended 30th September 2023

Amount in Crore

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at 31.03.2023 (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A), amount written off during the half-year	Of (A), amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at 30.09.2023
Personal Loans	7.28	0.06	0.00	0.49	6.79
Corporate persons	29.87	1.50	0.00	2.35	27.51
Of which MSMEs	27.75	1.50	0.00	1.68	26.06
Others	0.00	0.00	0.00	0.00	0.00
Total	37.15	01.56	0.00	02.84	34.30



h) Divergence in asset classification and provisioning:

No divergences have been assessed by RBI with respect to Gross NPA, Net NPA and provisions for NPA. Hence, no disclosure on divergence in asset classification and provisioning for NPAs is required.

5. EXPOSURES

a) Exposure to real estate sector

Amount in Crore

Category	F.Y. 2024-25	F.Y. 2023-24
I. Direct exposure		
a) Residential Mortgages – Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits	266.31	289.39
b) Commercial Real Estate – Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;	170.56	164.95
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures - i. Residential - - ii. Commercial Real Estate - -	0.00	0.00
II. Indirect Exposure Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies	0.00	0.00
Total Exposure to Real Estate Sector	436.87	454.34

b) Exposure to Capital Market - Nil (Previous year - Nil)



c) Risk category-wise country exposure

Amount in Crore

Risk Category*	Exposure (Net) as at 31.03.2025	Provision held at 31.03.2025	Exposure (Net) as at 31.03.2024	Provision held as at 31.03.2024
Insignificant	NA	NA	NA	NA
Low	NA	NA	NA	NA
Moderately Low	NA	NA	NA	NA
Moderate	NA	NA	NA	NA
Moderately High	NA	NA	NA	NA
High	NA	NA	NA	NA
Very High	NA	NA	NA	NA
Total	NA	NA	NA	NA

d) Unsecured advances

Amount in Crore

Particulars	F.Y. 2024-25	F.Y. 2023-24
Total unsecured advances of the bank	213.15	223.93
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	0.00	0.00
Estimated value of such intangible securities	0.00	0.00

6. CONCENTRATION OF DEPOSITS, ADVANCES, EXPOSURES AND NPAS

a) Concentration of deposits

Amount in Crore

Particulars	F.Y. 2024-25	F.Y. 2023-24
Total deposits of the twenty largest depositors	158.29	177.22
Percentage of deposits of twenty largest depositors to total deposits of the bank	4.94 %	5.28 %

b) Concentration of advances

Amount in Crore

Particulars	F.Y. 2024-25	F.Y. 2023-24
Total advances to the twenty largest borrowers	374.94	290.08
Percentage of advances to twenty largest borrowers to total advances of the bank	18.29 %	13.99 %



c) Concentration of exposures

Amount in Crore

Particulars	F.Y. 2024-25	F.Y. 2023-24
Total exposure to the twenty largest borrowers/customers	393.03	434.61
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	19.17 %	20.96 %

d) Concentration of NPAs

Amount in Crore

Particulars	F.Y. 2024-25	F.Y. 2023-24
Total Exposure to the top twenty NPA accounts	103.56	107.16
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs	79.31 %	74.76 %

7. DERIVATIVES

Bank does not have transaction in derivatives in the current and previous financial years.

8. DISCLOSURE OF COMPLAINTS

a) Summary information on complaints received by the bank from customers and from the Offices of Banking Ombudsman (OBOs)

Sr. No.	Particulars	F.Y. 2024-25	F.Y. 2023-24
	Complaints received by the bank from its customers		
1.	Number of complaints pending at beginning of the year	0	0
2.	Number of complaints received during the year	07	09
3.	Number of complaints disposed during the year	07	09
3.1	Of which, number of complaints rejected by the bank	0	0
4	Number of complaints pending at the end of the year	0	0
	Maintainable complaints received by the bank from OBOs		
5.	Number of maintainable complaints received by the bank from OBOs	17	23
5.1	Of 5, number of complaints resolved in favour of the bank by BOs	16	23
5.2	Of 5, number of complaints resolved through conciliation/mediation/ advisories issued by BOs	0	0
5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank	0	0
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0



b) Top five grounds of complaints received by the bank from customers

Grounds of Complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year F.Y. 2024-25					
Ground-1 Debit Card / ATM Transaction	0	1	(85.71 %)	1	0
Ground-2 Loan/CIBIL/NPA Issues	0	7	(36.36 %)	0	0
Ground-3 Customer Service	0	3	0.00	0	0
Ground-4	0	0	0	0	0
Ground-5	0	0	0	0	0
Others	0	13	18.18 %	0	0
Total	0	24	(25.00 %)	1	0
Previous Year F.Y. 2023-24					
Ground-1 Debit Card / ATM Transaction	0	7	133.33 %	0	0
Ground-2 Loan/CIBIL/NPA Issues	0	11	266.67 %	0	0
Ground-3 Customer Service	0	3	(25.00 %)	0	0
Ground-4	0	0	0	0	0
Ground-5	0	0	0	0	0
Others	0	11	83.33 %	0	0
Total	0	32	100.00 %	0	0



9. DISCLOSURE OF PENALTIES

Amount in Crore

Particulars	F.Y. 2024-25	F.Y. 2023-24
Disclosure of Penalties	NIL	0.045

10. TRANSFERS TO DEPOSITOR EDUCATION AND AWARENESS FUND (DEA FUND)

Amount in Crore

Particulars	F.Y. 2024-25	F.Y. 2023-24
Opening balance of amounts transferred to DEA Fund	11.29	10.37
Add: Amounts transferred to DEA Fund during the year	1.71	1.44
Less: Amounts reimbursed by DEA Fund towards claims	0.39	0.52
Closing balance of amounts transferred to DEA Fund	12.61	11.29

11. OTHER DISCLOSURE

a) Business ratios

Amount in Crore

Particulars	F.Y. 2024-25	F.Y. 2023-24
I) Interest Income as a percentage to Working Funds	7.91 %	7.55 %
II) Non-interest income as a percentage to Working Funds	0.56 %	0.61 %
III) Cost of Deposits	5.03 %	4.90 %
IV) Net Interest Margin	3.22 %	3.18 %
V) Operating Profit as a percentage to Working Funds	0.94 %	0.93 %
VI) Return on Assets to working fund	0.28 %	0.43 %
VII) Business (deposits plus advances) per employee (in ₹ crore)	9.11	9.00
VIII) Profit per employee (in ₹ crore)	0.02	0.03

**b) Bancassurance business**

The break-up of income derived from insurance business

Particulars	Amount in Crore	
	F.Y. 2024-25	F.Y. 2023-24
I) Commission from selling of Non-Life Insurance policies	0.17	0.13
II) Commission from selling of Life Insurance policies	1.28	0.86

c) Marketing and distribution

Particulars	Amount in Crore	
	F.Y. 2024-25	F.Y. 2023-24
Income from Mutual Fund	0.00	0.00

d) Disclosures regarding Priority Sector Lending Certificates (PSLCs)

Current Year F.Y. 2024-25	Previous Year F.Y. 2023-24
PSLCs Purchased ₹ 1150 Cr.	PSLCs Purchased ₹ 700 Cr.
(PSLCs General ₹ 1150 Cr.)	(PSLCs General ₹ 700 Cr.)
PSLCs Sale NIL	PSLCs Sale NIL

e) Provisions and contingencies

Provision debited to Profit and Loss Account	Amount in Crore	
	F.Y. 2024-25	F.Y. 2023-24
I) Provisions for NPI	0.00	0.00
II) Provision towards NPA (Provision made Bad and Doubtful debts)	12.90	3.44
III) Provision made towards Income tax	4.14	5.70
IV) Provision for Restructure advances	(1.49)	(0.62)
V) Provision against Standard Assets	0.00	(0.64)
VI) Provision for IDR	(0.14)	(0.12)
VII) Provision for Depreciation on SRs	7.34	10.63

f) Payment of DICGC Insurance Premium

Particulars	Amount in Crore	
	F.Y. 2024-25	F.Y. 2023-24
I) Payment of DICGC Insurance Premium	3.99	4.01
II) Arrears in payment of DICGC premium	0.00	0.00

Note : DICGC Premium Paid upto 30.09.2025



g) Disclosure of Advances to Directors & their relatives

Amount in Crore

Particulars	F.Y. 2024-25	F.Y. 2023-24
Fund-based (Advance against Fixed Deposit)	0.00	0.00
Outstanding at the beginning of the year	0.00	0.00
Disbursement during the year	0.00	0.00
Recovery during the year	0.00	0.00
Outstanding at the end of the year.	0.00	0.00
Non-fund based (Guarantees, L/Cs etc.)	0.00	0.00

FOR MUKUND M. CHITALE & CO.
 CHARTERED ACCOUNTANTS
 (Firm Reg. No. 106655W)

For The Kalyan Janata Sahakari Bank Ltd

CA ABHAY V. KAMAT (PARTNER)
 MEMBERSHIP NO. 039585

Y. S. PANGARKAR
 CHAIRMAN

M. L. PATIL
 VICE CHAIRMAN

ADV. S. W. PATWARDHAN
 DIRECTOR

ANANT N. KULKARNI
 MANAGING DIRECTOR &
 CHIEF EXECUTIVE OFFICER

PLACE: KALYAN
 DATE: June 25, 2025



CASH FLOW FOR THE YEAR ENDED MARCH 31, 2025

PARTICULARS	Amount in Lakh			
	2024-25 (₹)	2024-25 (₹)	2023-24 (₹)	2023-24 (₹)
OPERATING ACTIVITY				
NET PROFIT AS PER PROFIT AND LOSS A/C		1,009.86		1,597.51
ADD: ADJUSTMENT FOR				
PROVISION FOR INCOME TAX	413.90		570.00	
PROVISION FOR DOUBTFUL DEBTS	1,290.00		344.08	
AMORTISATION OF SECURITY	47.09		47.25	
DEPRECIATION ON FIXED ASSETS	746.83		683.36	
LOSS ON SALE OF ASSETS	0.00		1.40	
PROVISION FOR DEPRECIATION ON SRs	734.00		1,063.33	
PROVISION FOR STANDARD ASSETS	39.00		0.00	
		3,270.82		2,709.42
LESS :				
PROFIT ON SALE OF ASSET	5.63		0.00	
PROFIT ON SALE OF INVESTMENT	52.31		31.15	
DEFERRED TAX	0.00		21.74	
RESTRUCTURE PROVISION REVERSED	149.00		62.00	
INTEREST ON INVESTMENT CONSIDERED				
IN INVESTING	8,179.55		7,788.81	
IDR REVERSED	13.50		11.59	
NOTIONAL GAIN ON ACTUARIAL LEAVE & GRATUITY	26.54		52.73	
DIVIDEND RECEIVED	0.20		0.20	
INT RECD ON INCOME TAX REFUND	0.00		91.00	
INCOME TAX EARLIER SURPLUS PROVISION REVERSED	0.00		11.77	
STANDARD ASSETS PROVISION NOT REQUIRED REVERSED	0.00	8,426.74	64.00	8,135.00

Carried Forward



CASH FLOW FOR THE YEAR ENDED MARCH 31, 2025

Amount in Lakh

PARTICULARS	2024-25 (₹)	2024-25 (₹)	2023-24 (₹)	2023-24 (₹)
ADJUSTMENTS FOR				
INCREASE/DECREASE IN RESERVE	0.00		0.00	
INCREASE/DECREASE IN DEPOSITS	(14,799.83)		3,965.17	
INCREASE/DECREASE IN INTEREST PAYABLE	(19.54)		5.55	
INCREASE/DECREASE IN OTHER LIABILITY	(141.01)		(242.40)	
INCREASE/DECREASE IN ADVANCE	898.81		9,367.44	
INCREASE/DECREASE IN OTHER ASSETS	1,255.98		901.95	
INCREASE/DECREASE IN INTEREST RECEIVABLE	(427.09)		(77.17)	
		(13,232.67)		13,920.54
INCOME TAX PAID		(632.00)		(475.00)
EXPENSES OUT OF FUND				
SHAREHOLDERS WELFARE FUND	(9.48)		(11.15)	
CO OP EDU.FUND(TRAINING)	(7.38)		(8.54)	
		(16.86)		(19.69)
INCOME CREDITED TO RESERVE FUND				
NOMINAL MEMBERS FEE	1.79		1.92	
ENTRANCE FEES	2.47		4.31	
UNPAID DIVIDEND	4.77	09.03	0.00	06.23
NET CASH GENERATED FROM OPERATING ACTIVITIES		(18,018.54)		9604.02
INVESTMENT ACTIVITY				
PURCHASE OF FIXED ASSET	(43.93)		(922.44)	
SALE OF FIXED ASSETS	12.13		7.28	
PURCHASE OF INVESTMENT	(22,178.24)		(64,558.03)	
DIVIDEND RECEIVED	0.20		0.20	

Carried Forward



CASH FLOW FOR THE YEAR ENDED MARCH 31, 2025

PARTICULARS	Amount in Lakh			
	2024-25 (₹)	2024-25 (₹)	2023-24 (₹)	2023-24 (₹)
SALE/REDEMPTION OF INVESTMENT	38,305.23		46,055.91	
INTEREST ON INVESTMENT	8,179.55		7,788.81	
NET CASH GENERATED FROM INVESTING ACTIVITIES		24,274.96		(11,628.26)
FINANCIAL ACTIVITY				
INCREASE IN SHARE CAPITAL	(69.51)		823.52	
INCREASE/(DECREASE) IN BORROWING	1,195.76		(171.04)	
DIVIDEND PAID	(366.41)		(0.80)	
NET CASH GENERATED FROM FINANCIAL ACTIVITY		759.84		651.67
NET INCREASE/DECREASE IN CASH AND CASH EQUIVALENTS		7,016.26		(1,372.57)
CASH IN HAND AT THE BEGINNING OF THE YEAR	1,992.69		3,657.84	
BALANCE WITH BANK AT THE BEGINNING OF YEAR	36,695.16		36,402.59	
		38,687.86		40,060.43
CASH AND CASH EQUIVALENTS AT THE END OF YEAR		45,704.11		38,687.86
CASH IN HAND AT THE END OF THE YEAR	1,946.64		1,992.69	
BALANCE WITH BANK AT THE END OF YEAR	43,757.48		36,695.17	
TOTAL		45,704.11		38,687.86

AS PER OUR REPORT OF EVEN DATE

For The Kalyan Janata Sahakari Bank Ltd

Y. S. PANGARKAR
CHAIRMANM. L. PATIL
VICE CHAIRMANADV. S. W. PATWARDHAN
DIRECTORANANT N. KULKARNI
MANAGING DIRECTOR &
CHIEF EXECUTIVE OFFICERFOR MUKUND M. CHITALE & CO.
CHARTERED ACCOUNTANTS
(Firm Reg. No. 106655W)CA ABHAY V. KAMAT (PARTNER)
MEMBERSHIP NO. 039585
PLACE: KALYAN DATE: June 25, 2025



ANNEXTURE A

Name of the Bank		The Kalyan Janata Sahakari Bank Ltd		
Registered Office Address		'Kalyanam_astu', Om Vijaykrishna Apartment, Adharwadi, Kalyan (West) 421 301		
No. & Date of Registration		MSCS/CR/1272/2017		
Date & No. of RBI license		20th Aug. 1988	UBD/MH/980P	
Area of Jurisdiction		Entire state of Maharashtra & Gujarat		
Particulars for the year ended		31 March, 2025		
No. of Branches Including H.O.		44		
Number of Members	(A) Regular	66,227		
	(B) Nominal	7,631	Borrowing Members :	1,057
			Non Borrowing Members :	6,574

(₹ in lakh)

Paid up Share Capital		₹ 11,509.63
Total Reserves & Funds		₹ 28,677.29
Deposits:	Saving	₹ 96,662.93
	Current	₹ 16,771.23
	Fixed	₹ 2,07,264.61
Advances:	Secured	₹ 1,83,693.19
	Unsecured	₹ 21,315.13
Total % of Priority Sector		90.13 %
% of Weaker Section to priority sector		7.31 %
Borrowing		₹ 3,222.93
Investments		₹ 83,236.51
Overdues % (Percentage)		2.27 %
Working Capital		₹ 3,58,761.53
Profit for the year		₹ 1,009.86
<div></div>		<div></div>
Total Staff		577
Sub Staff		97
Other Staff		480
Productivity per employee		₹ 911.10



REGISTER YOUR MOBILE NUMBER WITH YOUR BANK

अपने अकाउंट से संबन्धित लेन-देन के बारे में तुरंत अलर्ट पाने के लिए अपने बैंक के पास अपना मोबाइल नंबर और ईमेल register करें।

अगर आपको किसी ऐसे लेन-देन के बारे में अलर्ट मिलता है जिसे आपने नहीं किया है या फिर अधिकृत नहीं है, तो तुरंत अपने बैंक को सूचित करें।



**RBI Kehta Hai...
Jaankar Baniye,
Satark Rahiye!**



MONSOON
LOAN CARNIVAL



THE KALYAN JANATA
SAHAKARI BANK LTD.
MULTI-STATE SCHEDULED BANK

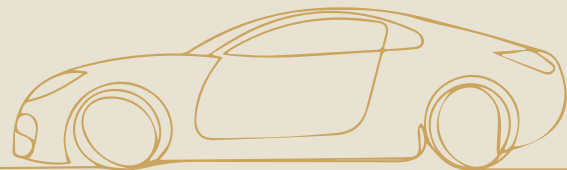
HOME LOAN
7.90%*



GOLD LOAN
9.50%*

* T&C APPLY

CAR LOAN
8.50%*



Easy Approval | Quick Processing
No Prepayment Charges *

अर्थ सहकारेण कल्याणम्

TOLL FREE: 1800 233 1919 kalyanjanata.in KJSBank



Best CEO Award

The Iconic Leaders
Awards 2024



Young Leader of the Year Award

BankTechX Conclave
& Awards 2024



Best KYC Initiative

Frontiers in Cooperative
Banking Awards (FCBA)



Best Customer Experience Excellence Award

The Iconic Leaders Awards 2024



Stellar NII Performance

All India Urban Co-Operative
Banking Summit & Awards 2025



Best Young Leadership Award

Bharat Ratna Sahakarita
Samman 2025



Best Cyber Security Initiative

Bharat Ratna Sahakarita
Samman 2025



Best Digital Bank of The Year

Bharat Ratna Sahakarita
Samman 2025

At The Kalyan Janata
Sahakari Bank Ltd., your
trust isn't just earned
- it's honoured.



Every relationship we build
is rooted in transparency,
integrity and care.

Your faith in us drives
our purpose and we grow
stronger with every
promise kept.

**We Value Your Trust -
Today, Tomorrow
and Always.**

Head Office : "Kalyanam_astu", Om Vijaykrishna
Apartment, Adharwadi, Kalyan (West) - 421 301.

Regional Office : Survey No. - B 55 / 7, Maharshi
Karve Stree Shikshan Sanstha, Karvenagar
Bus Stop, Karve Nagar, Pune - 411 052.

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